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February 20, 2023

Rushmore Loan Management Services LLC

DOCUMENT TYPE: Judgment Affidavit (Federal)

Re: Ryszard Kozikowski, Anna Chelstowska and Czeslaw Chelstowski

Property: 99 WILSON AVENUE, AMITYVILLE, NY 11701 AKA 99 WILSON AVENUE AMITY HARBOR, NY 11701

Loan Number: 7600367995

Firm Number: 18-007747

Index Number: 19-cv-00783

- 1. Special Entity Instructions:
- 2. Off template Instructions:
- 3. Special Figure Instructions:
- 4. This case is an E-FILING CASE. An original copy of this Affidavit does not need to be mailed to our office.

Please ensure a PDF copy of the executed Affidavit is uploaded to BKFS LoanSphere.

- 5. If you have questions regarding the affidavit you may contact: Samantha Crawley, sCrawley@grosspolowy.com, .
- 6. Critical Dates such as deadline, hearing, sale, or dismissal date:

United States District Court for the

Eastern District of New York

U.S. BANK NATIONAL ASSOCI IN ITS INDIVIDUAL CAPA SOLELY AS TRUSTEE FOR TRUST, SERIES 2016-CTT	ACITY BUT	
Plaintiff)	Civil Action No. 19-cv-00783
v.)))	AFFIDAVIT OF PLAINTIFF
RYSZARD KOZIKOWSKI, CHELSTOWSKA, CHELSTOWSKI, DCFS TRUST, THE SUFFOLK COUNTY DISTR CLERK OF THE SUFFOLK TRAFFIC AND PARKING V AGENCY	CZESLAW) , CLERK OF) ICT COURT,) C COUNTY)	
Defendant(s)	j j	
STATE OF TEXAS	,	
COUNTY OFDALLAS)S	SS.:	

Anthony Younger, being duly sworn deposes and says:

- 1. I am an Assistant Secretary of Rushmore Loan Management Services LLC, Appointed Attorney In fact for U.S. Bank National Association, not in its individual capacity but solely as trustee for the RMAC Trust, Series 2016-CTT ("Plaintiff") and as such am authorized to execute this affidavit and to make the representations contained herein.
- 2. In the regular performance of my job functions, I am familiar with business records maintained by Rushmore Loan Management Services LLC for the purpose of servicing mortgage loans and I have personal knowledge of the operation of and the circumstances surrounding the preparation, maintenance, distribution, and retrieval of records in servicer's record keeping systems. These records (which include data compilations, electronically imaged documents and others) are made at or near the time by, or from information provided by, persons with knowledge of the activity and transactions reflected in such records, and are kept in the course of business activity conducted regularly by Rushmore Loan Management Services LLC. It is the regular practice of Rushmore Loan Management Services LLC mortgage servicing business to make these records. In connection with making this affidavit, I have acquired personal knowledge of the matters stated herein by examining the business records relating to the subject mortgage loan and/or confirm the information to the best of my knowledge, information and belief.
- 3. Ryszard Kozikowski executed a Promissory Note dated October 19, 2006 in the amount of \$290,800.00.

- 4. U.S. Bank National Association, not in its individual capacity but solely as Trustee for the RMAC Trust, Series 2016-CTT is in possession of the Promissory Note. Stamped to the final page of the Promissory Note is the final endorsement of the Promissory Note into "blank". I confirm that U.S. Bank National Association, not in its individual capacity but solely as Trustee for the RMAC Trust, Series 2016-CTT had possession of the Promissory Note on June 1, 2016, and was in possession of the Promissory Note when this action was commenced. A copy of the Promissory Note is attached as **Exhibit "1"**.
- 5. The Promissory Note referred to above and Mortgage referred to below were modified by a Loan Modification Agreement that was effective on February 1, 2016. According to the Loan Modification Agreement, the new principal balance was \$566,061.15, \$169,818.35 of which was deferred and not interest-bearing and \$396,242.60 of which was interest-bearing at the rate of 3.900%. A copy of the Loan Modification Agreement is attached as **Exhibit "2"**.
- 6. To secure the Promissory Note, Ryszard Kozikowski, Anna Chelstowska and Czeslaw Chelstowski executed and delivered a Mortgage on October 19, 2006. A copy of the Mortgage is attached as Exhibit "3". An Assignment of Mortgage, dated August 27, 2009 from Mortgage Electronic Registration Systems, Inc., as nominee for Approved Funding Corp., its successor and assigns to BAC Home Loan Servicing, LP FKA Countrywide Home Loans Servicing LP, was recorded October 1, 2009 in Liber M00021866, Page 335 in the Office of the Suffolk County Clerk. An Assignment of Mortgage, dated November 13, 2012 from Bank of America, N.A. successor by merger to BAC Home Loans Servicing, LP FKA Countrywide Home Loans Servicing, LP to Nationstar Mortgage LLC, was recorded October 1, 2013 in Liber M00022402, Page 648 in the Office of the Suffolk County Clerk. An Assignment of Mortgage, dated July 5, 2016 from Nationstar Mortgage LLC to U.S. Bank National Association, not in its individual capacity but solely as Trustee for the RMAC Trust, Series 2016-CTT, was recorded September 30, 2016 in Liber M00022742, Page 431 in the Office of the Suffolk County Clerk. Copies of the Assignments of Mortgage are attached as Exhibit "4".
- 7. There is a default under the terms and conditions of the Promissory Note and Mortgage, as modified by the Loan Modification Agreement, because the February 1, 2016 and subsequent payments were not made. A copy of the relevant business records of the loan evidencing the default of the borrower are attached hereto as **Exhibit "5"**.
- 8. In compliance with RPAPL §1304, a 90 day pre-foreclosure notice ("90 Day Notice") was sent to Ryszard Kozikowski via first class and certified mail to 99 Wilson Ave, Amityville, NY 11701 which is the Property Address, Anna Chelstowska via first class and certified mail to 99 Wilson Ave, Amityville, NY 11701 which is the Property Address and Czeslaw Chelstowski via first class and certified mail to 99 Wilson Ave, Amityville, NY 11701 which is the Property Address. The RPAPL §1304 Notice was mailed on April 26, 2018 and listed at least five (5) housing counseling agencies. A copy of the 90 Day Notice and the affiliated certified mailing receipt is attached as **Exhibit "6"**.
- 9. Rushmore Loan Management Services LLC, within three business days of mailing said notice to Defendant, electronically filed notice with the Superintendent of Financial Services on April 30, 2018 as required by RPAPL §1306(2) and confirmation number NYS4614169 was issued. A copy of the New York State Department of Financial Services 90-Day Pre-Foreclosure Filings website is attached hereto as Exhibit "7".

- 10. A notice of default dated June 25, 2018, ("Notice of Default") was mailed to Ryszard Kozikowski via first class to 99 Wilson Avenue, Amityville, NY 11701 which is the Property Address, Anna Chelstowska via first class to 99 Wilson Avenue, Amityville, NY 11701 which is the Property Address and Czeslaw Chelstowski via first class to 99 Wilson Avenue, Amityville, NY 11701 which is the Property Address. A copy of the Notice of Default is attached as **Exhibit "8"**.
- 11. Based on the default, the Plaintiff elected to call due the entire unpaid principal balance together with interest and disbursements, including reasonable attorney fees and costs, allowable under the terms of the Promissory Note and Mortgage.

The total amount due the Plaintiff on said Note through February 19, 2023, breaks down as follows:

Unpaid Principal	\$396,242.80
Unpaid Accrued Interest	\$110,224.24
from January 1, 2016 to February 19, 2023 @ 3.900%	,
Deferred Principal - Loan Modification Agreement	\$169,818.35
Late Charges	\$946.27
Hazard Insurance Disbursements	\$30,661.75
Tax Disbursements	\$96,159.99
Property Inspections/Preservation Disbursements	\$2,244.00
Other costs – Title Search Disbursement	\$325.00
Total	\$806,622.40
Hazard Insurance Breakdown	\$30,661.75
February 23, 2023	\$240.91
January 20, 2023	\$240.91 \$240.91
January 4, 2023	\$169.00
December 20, 2022	\$240.91
December 2, 2022	\$169.00
November 22, 2022	\$240.91
November 2, 2022	\$169.00
October 20, 2022	\$240.91
October 4, 2022	\$169.00
September 20, 2022	\$240.91
September 2, 2022	\$169.00
August 22, 2022	\$240.91
August 2, 2022	\$169.00
July 20, 2022	\$240.91
July 4, 2022	\$169.00
June 21, 2022	\$240.91
June 2, 2022	\$169.00
May 20, 2022	\$240.91
May 3, 2022	\$169.00
April 20, 2022	\$240.91
April 4, 2022	\$169.00
March 22, 2022	\$240.91
March 2, 2022	\$169.00
February 23, 2022 February 2, 2022	\$240.91
1 Coruary 2, 2022	\$169.00

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January 20, 2022	\$240.91
January 4, 2022	\$169.00
December 21, 2021	\$240.91
December 2, 2021	\$169.00
November 22, 2021	\$240.91
November 2, 2021	\$169.00
October 20, 2021	\$240.91
October 4, 2021	\$169.00
September 21, 2021 September 2, 2021	\$240.91
August 20, 2021	\$169.00
	\$240.91
August 3, 2021 July 20, 2021	\$169.00
July 2, 2021	\$240.91
June 22, 2021	\$169.00
June 2, 2021	\$240.91
May 20, 2021	\$169.00
May 4, 2021	\$240.91
April 20, 2021	\$169.00
April 2, 2021	\$240.91
March 22, 2021	\$169.00
March 2, 2021	\$240.91
February 22, 2021	\$169.00
February 2, 2021	\$240.91 \$160.00
January 20, 2021	\$169.00
January 5, 2021	\$240.91
December 22, 2020	\$169.00 \$240.01
December 2, 2020	\$240.91 \$169.00
November 20, 2020	\$109.00 \$240.91
November 3, 2020	\$240.91 \$169.00
October 20, 2020	\$240.91
October 2, 2020	\$169.00
September 22, 2020	\$240.80
September 2, 2020	\$169.00
August 20, 2020	\$240.80
August 4, 2020	\$169.00
July 21, 2020	\$240.80
July 2, 2020	\$169.00
June 22, 2020	\$240.80
June 2, 2020	\$169.00
May 20, 2020	\$240.80
May 4, 2020	\$137.80
April 21, 2020	\$240.80
April 2, 2020	\$137.80
March 20, 2020	\$240.80
March 3, 2020	\$137.80
February 20, 2020	\$240.80
February 4, 2020	\$137.80
January 22, 2020	\$240.80

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January 3, 2020	\$137.80
December 20, 2019	\$240.80
December 3, 2019	\$137.80
November 20, 2019	\$240.80
November 4, 2019	\$137.80
October 23, 2019	\$240.80
October 2, 2019	\$137.80
September 20, 2019	\$240.80
September 11, 2019 August 26, 2019	\$137.80
August 8, 2019 August 8, 2019	\$240.80
July 26, 2019	\$137.80
July 8, 2019	\$240.80
June 26, 2019	\$137.80
June 10, 2019	\$240.80
May 28, 2019	\$137.80
May 8, 2019	\$240.80
April 26, 2019	\$136.85
April 8, 2019	\$240.80
March 26, 2019	\$136.85
March 8, 2019	\$240.80
February 26, 2019	\$136.85
February 8, 2019	\$240.80
January 29, 2019	\$136.85
January 9, 2019	\$240.80
December 26, 2018	\$136.85
December 10, 2018	\$240.80
November 26, 2018	\$136.85
November 8, 2018	\$240.80 \$136.85
October 26, 2018	\$240.80
October 8, 2018	\$136.85
September 28, 2018	\$240.80
September 12, 2018	\$136.85
August 27, 2018	\$240.80
August 8, 2018	\$136.85
July 26, 2018	\$240.80
July 10, 2018	\$136.85
June 26, 2018	\$240.80
June 8, 2018	\$136.85
May 29, 2018	\$240.80
May 9, 2018	\$136.85
April 26, 2018	\$240.80
April 11, 2018	\$136.85
March 26, 2018	\$240.80
March 8, 2018	\$136.85
February 27, 2018	\$240.80
February 8, 2018	\$136.85
January 29, 2018	\$240.80
January 22, 2018	\$136.85

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January 4, 2018		\$240.80
December 11, 2017		\$136.85
November 28, 2017		\$240.80
November 9, 2017		\$136.85
October 30, 2017		\$240.80
October 10, 2017		\$136.85
September 27, 2017		\$240.80
September 8, 2017		\$136.85
August 29, 2017		\$240.80
August 2, 2017		\$136.85
July 20, 2017		\$240.80
July 6, 2017		\$136.85
June 20, 2017		\$240.80
June 5, 2017		\$136.85
May 22, 2017		\$240.80
May 2, 2017		\$147.58
April 20, 2017		\$240.80
April 4, 2017		\$147.58
March 21, 2017		\$240.80
March 2, 2017		\$147.58
February 22, 2017		\$240.80
February 3, 2017		\$147.58
January 20, 2017		\$240.80
January 4, 2017		\$147.58
December 20, 2016		\$240.80
December 8, 2016		\$240.80
December 7, 2016		\$240.80
December 5, 2016		\$147.58
November 7, 2016		\$147.58
October 6, 2016		\$147.58
September 7, 2016		\$590.32
Tax Breakdown		\$96,159.99
December 21, 2022		\$7,139.31
May 13, 2022		\$7,154.67
December 22, 2021		\$7,154.67
May 18, 2021		\$7,043.54
December 21, 2020		\$7,043.54
May 15, 2020		\$6,917.13
December 23, 2019		\$6,917.14
May 16, 2019		\$6,796.29
December 18, 2018		\$6,796.30
May 15, 2018		\$6,657.49
December 28, 2017		\$6,657.50
May 19, 2017		\$6,606.56
December 29, 2016		\$6,606.57
May 18, 2016		\$6,669.28
Amortization Schedule	Interest	Duim aim al
	THIEL CSI	Principal

Promissory Note		
December 1, 2006	\$1,787.21	\$221.27
January 1, 2007	\$1,785.85	\$222.63
February 1, 2007	\$1,784.48	\$224.00
March 1, 2007	\$1,783.10	\$225.38
April 1, 2007	\$1,781.72	\$226.76
May 1, 2007	\$1,780.32	\$228.16
June 1, 2007	\$1,778.92	\$229.56
July 1, 2007	\$1,777.51	\$230.97
August 1, 2007	\$1,776.09	\$232.39
September 1, 2007	\$1,774.66	\$232.39
October 1, 2007	\$1,773.23	\$235.25
November 1, 2007	\$1,771.78	\$236.70
December 1, 2007	\$1,770.33	\$238.15
January 1, 2008	\$1,768.86	\$239.62
February 1, 2008	\$1,767.39	\$241.09
March 1, 2008	\$1,765.91	\$242.57
April 1, 2008	\$1,764.42	\$242.37 \$244.06
May 1, 2008	\$1,762.92	\$245.56
June 1, 2008	\$1,761.41	\$247.07
July 1, 2008	\$1,759.89	\$248.59
August 1, 2008	\$1,758.36	\$250.12
September 1, 2008	\$1,756.83	\$251.65
October 1, 2008	\$1,755.28	\$253.20
November 1, 2008	\$1,753.72	\$254.76
December 1, 2008	\$1,752.16	\$256.32
January 1, 2009	\$1,750.58	\$257.90
February 1, 2009	\$1,749.00	\$259.48
March 1, 2009	\$1,747.40	\$261.08
April 1, 2009	\$1,745.80	\$262.68
May 1, 2009	\$1,744.18	\$264.30
June 1, 2009	\$1,742.56	\$265.92
July 1, 2009	\$1,740.92	\$267.56
August 1, 2009	\$1,739.28	\$269.20
September 1, 2009	\$1,737.63	\$270.85
October 1, 2009	\$1,735.96	\$270.53
November 1, 2009	\$1,734.29	\$274.19
December 1, 2009	\$1,732.60	\$275.88
January 1, 2010	\$1,730.91	\$277.57
February 1, 2010	\$1,729.20	\$279.28
March 1, 2010	\$1,727.48	\$281.00
April 1, 2010	\$1,725.76	\$282.72
May 1, 2010	\$1,724.02	\$284.46
June 1, 2010	\$1,722.27	\$286.21
July 1, 2010	\$1,720.51	\$287.97
August 1, 2010	\$1,718.74	\$289.74
September 1, 2010	\$1,716.96	\$291.52
October 1, 2010	\$1,715.17	\$293.31
November 1, 2010	\$1,713.37	\$295.11

December 1, 2010	\$1,711.55	\$296.93
January 1, 2011	\$1,709.73	\$298.75
February 1, 2011	\$1,707.89	\$300.59
March 1, 2011	\$1,706.04	\$302.44
April 1, 2011	\$1,704.19	\$304.29
May 1, 2011	\$1,702.32	\$306.16
June 1, 2011	\$1,700.43	\$308.05
July 1, 2011	\$1,698.54	\$309.94
August 1, 2011	\$1,696.64	\$311.84
September 1, 2011	\$1,694.72	\$313.76
October 1, 2011	\$1,692.79	\$315.69
November 1, 2011	\$1,690.85	\$317.63
December 1, 2011	\$1,688.90	\$319.58
January 1, 2012	\$1,686.93	\$321.55
February 1, 2012	\$1,684.96	\$323.52
March 1, 2012	\$1,682.97	\$325.51
April 1, 2012	\$1,680.97	\$327.51
May 1, 2012	\$1,678.96	\$329.52
June 1, 2012	\$1,676.93	\$331.55
July 1, 2012	\$1,674.89	\$333.59
August 1, 2012	\$1,672.84	\$335.64
September 1, 2012	\$1,670.78	\$337.70
October 1, 2012	\$1,668.71	\$339.77
November 1, 2012	\$1,666.62	\$341.86
December 1, 2012	\$1,664.52	\$343.96
January 1, 2013	\$1,662.40	\$346.08
February 1, 2013	\$1,660.28	\$348.20
March 1, 2013	\$1,658.14	\$350.34
April 1, 2013	\$1,655.98	\$352.50
May 1, 2013	\$1,653.82	\$354.66
June 1, 2013	\$1,651.64	\$356.84
July 1, 2013	\$1,649.44	\$359.04
August 1, 2013	\$1,647.24	\$361.24
September 1, 2013	\$1,645.02	\$363.46
October 1, 2013	\$1,642.78	\$365.70
November 1, 2013	\$1,640.54	\$367.94
December 1, 2013	\$1,638.27	\$370.21
January 1, 2014	\$1,636.00	\$372.48
February 1, 2014	\$1,633.71	\$374.77
March 1, 2014	\$1,631.41	\$377.07
April 1, 2014	\$1,629.09	\$379.39
May 1, 2014	\$1,626.76	\$381.72
June 1, 2014	\$1,624.41	\$384.07
July 1, 2014	\$1,622.05	\$386.43
August 1, 2014	\$1,619.68	\$388.80
September 1, 2014	\$1,617.29	\$300.00
October 1, 2014	\$1,614.88	\$391.19
November 1, 2014	\$1,612.46	\$393.00
December 1, 2014	\$1,610.03	
	Ψ1,010.03	\$398.45

January 1, 2015 February 1, 2015 March 1, 2015 April 1, 2015 May 1, 2015 June 1, 2015 July 1, 2015 August 1, 2015 September 1, 2015 October 1, 2015 November 1, 2015 December 1, 2015	\$1,607.58 \$1,605.12 \$1,602.64 \$1,600.14 \$1,597.63 \$1,595.11 \$1,592.57 \$1,590.01 \$1,587.44 \$1,584.85 \$1,582.25 \$1,579.63	\$400.90 \$403.36 \$405.84 \$408.34 \$410.85 \$413.37 \$415.91 \$418.47 \$421.04 \$423.63 \$426.23 \$428.85
,	•	\$420.23 \$428.85 \$431.49

Amortization Schedule	Interest	Principal
Loan Modification Agreeme	ent (missed payments)	1
February 1, 2016	\$1,287.79	\$343.70
March 1, 2016	\$1,286.67	\$344.82
April 1, 2016	\$1,285.55	\$345.94
May 1, 2016	\$1,284.43	\$347.06
June 1, 2016	\$1,283.30	\$348.19
July 1, 2016	\$1,282.17	\$349.32
August 1, 2016	\$1,281.03	\$350.46
September 1, 2016	\$1,279.89	\$351.60
October 1, 2016	\$1,278.75	\$352.74
November 1, 2016	\$1,277.60	\$353.89
December 1, 2016	\$1,276.45	\$355.04
January 1, 2017	\$1,275.30	\$356.19
February 1, 2017	\$1,274.14	\$357.35
March 1, 2017	\$1,272.98	\$358.51
April 1, 2017	\$1,271.82	\$359.67
May 1, 2017	\$1,270.65	\$360.84
June 1, 2017	\$1,269.47	\$362.02
July 1, 2017	\$1,268.30	\$363.19
August 1, 2017	\$1,267.12	\$364.37
September 1, 2017	\$1,265.93	\$365.56
October 1, 2017	\$1,264.75	\$366.74
November 1, 2017	\$1,263.55	\$367.94
December 1, 2017	\$1,262.36	\$369.13
January 1, 2018	\$1,261.16	\$370.33
February 1, 2018	\$1,259.95	\$371.54
March 1, 2018	\$1,258.75	\$372.74
April 1, 2018	\$1,257.54	\$373.95
May 1, 2018	\$1,256.32	\$375.17
June 1, 2018	\$1,255.10	\$376.39
July 1, 2018	\$1,253.88	\$377.61
August 1, 2018	\$1,252.65	\$378.84
September 1, 2018	\$1,251.42	\$380.07
October 1, 2018	\$1,250.18	\$381.31

November 1, 2018	\$1,248.94	\$382.55
December 1, 2018	\$1,247.70	\$383.79
January 1, 2019	\$1,246.45	\$385.04
February 1, 2019	\$1,245.20	\$386.29
March 1, 2019	\$1,243.95	\$387.54
April 1, 2019	\$1,242.69	\$388.80
May 1, 2019	\$1,241.42	\$390.07
June 1, 2019	\$1,240.16	\$391.33
July 1, 2019	\$1,238.88	\$392.61
August 1, 2019	\$1,237.61	\$393.88
September 1, 2019	\$1,236.33	\$395.16
October 1, 2019	\$1,235.04	\$396.45
November 1, 2019	\$1,233.76	\$397.73
December 1, 2019	\$1,232.46	\$399.03
January 1, 2020	\$1,231.17	\$400.32
February 1, 2020	\$1,229.86	\$401.63
March 1, 2020	\$1,228.56	\$402.93
April 1, 2020	\$1,227.25	\$404.24
May 1, 2020	\$1,225.94	\$405.55
June 1, 2020	\$1,224.62	\$406.87
July 1, 2020	\$1,223.30	\$408.19
August 1, 2020	\$1,221.97	\$409.52
September 1, 2020	\$1,220.64	\$410.85
October 1, 2020	\$1,219.30	\$412.19
November 1, 2020	\$1,217.96	\$413.53
December 1, 2020	\$1,216.62	\$414.87
January 1, 2021	\$1,215.27	\$416.22
February 1, 2021	\$1,213.92	\$417.57
March 1, 2021	\$1,212.56	\$418.93
April 1, 2021	\$1,211.20	\$420.29
May 1, 2021	\$1,209.83	\$421.66
June 1, 2021	\$1,208.46	\$423.03
July 1, 2021	\$1,207.09	\$424.40
August 1, 2021	\$1,205.71	\$425.78
September 1, 2021	\$1,204.33	\$427.16
October 1, 2021	\$1,202.94	\$428.55
November 1, 2021	\$1,201.54	\$429.95
December 1, 2021	\$1,200.15	\$431.34
January 1, 2022	\$1,198.75	\$432.74
February 1, 2022	\$1,197.34	\$434.15
March 1, 2022	\$1,195.93	\$435.56
April 1, 2022	\$1,194.51	\$436.98
May 1, 2022	\$1,193.09	\$438.40
June 1, 2022	\$1,191.67	\$439.82
July 1, 2022	\$1,190.24	\$441.25
August 1, 2022	\$1,188.80	\$442.69
September 1, 2022	\$1,187.37	\$444.12
October 1, 2022	\$1,185.92	\$445.57
November 1, 2022	\$1,184.47	\$447.02

December 1, 2022 January 1, 2023 February 1, 2023 March 1, 2023 April 1, 2023 May 1, 2023	\$1,183.02 \$1,181.56 \$1,180.10 \$1,178.63 \$1,177.16	\$448.47 \$449.93 \$451.39 \$452.86 \$454.33
May 1, 2023	\$1,175.69	\$455.80
June 1, 2023	\$1,174.20	\$457.29
July 1, 2023	\$1,172.72	\$458.77

- 12. In accordance with the terms of the Promissory Note, Mortgage, and Loan Modification Agreement, Plaintiff may advance additional monies for the payment of taxes, insurance, and/or the maintenance of the premises in order to protect its security interest.
- 13. The Affidavit herein was executed based on the Power of Attorney granted to the Servicer for the loan by the Plaintiff on October 3, 2019. A copy of the Power of Attorney is attached as Exhibit "9".

Rushmore Loan Management Services LLC, Appointed Attorney In fact for U.S. Bank National Association, not in its individual capacity but solely as Trustee for the RMAC Trust, Series 2016-CTT

(Affiant)

Date: March 23, 2023

Title: Assistant Secretary

Sworn to before me this 23rd day of March, 2023.

Notary Public

TANIA CRISTINA SOSA Notery Public, State of Texas Comm. Expires 02-06-2024 Notary ID 124322562

UNIFORM FORM CERTIFICATE OF ACKNOWLEDGMENT

(Outside of New York State)

STATE OF TEXAS COUNTY OF DALLAS

On the 23rd day of March in the year 2023 before me, the undersigned, personally appeared Anthony Younger, personally known to me or proved to me on the basis of satisfactory evidence to be the individual(s) whose names is (are) subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their capacity(ies), that by his/her/their signature(s) on the instrument, the individual(s), or the person upon behalf of which the individual(s) acted, executed the instrument, and that such individual made such appearance before the undersigned in the Dallas, Texas. (Insert the city or political subdivision and the state or country or other place the acknowledgment was taken).

(Signature and office of individual taking acknowled)

TANIA CRISTINA SOSA Notary Public, State of Texas

Com G. Pestingen Ben - 102-017747 Notary ID 124322562

EXHIBIT 1



MIN:		
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NOTE

Loan Number:

OCTOBER 19, 2006 [Date] RIVER EDGE [City]

NEW JERSEY [State]

99 WILSON AVENUE, AMITYVILLE, NEW YORK 11701
[Property Address]

BORROWER'S PROMISE TO PAY

In return for a loan that I have received, I promise to pay U.S. \$290,800.00 (this amount is called "Principal"), plus interest, to the order of the Lender. The Lender is APPROVED FUNDING CORP., NY CORPORATION . . .

I will make all payments under this Note in the form of cash, check or money order.

I understand that the Lender may transfer this Note. The Lender or anyone who takes this Note by transfer and who is entitled to receive payments under this Note is called the "Note Holder."

2. INTEREST

Interest will be charged on unpaid principal until the full amount of Principal has been paid. I will pay interest at a yearly rate of 7.375%.

The interest rate required by this Section 2 is the rate I will pay both before and after any default described in Section 6(B) of this Note.

3. PAYMENTS

(A) Time and Place of Payments

I will pay principal and interest by making a payment every month.

I will make my monthly payment on the 1st day of each month beginning on DECEMBER 1 , 2006 . I will make these payments every month until I have paid all of the principal and interest and any other charges described below that I may owe under this Note. Each monthly payment will be applied as of its scheduled due date and will be applied to interest before Principal. If, on NOVEMBER 1, 2036 , I still owe amounts under this Note, I will pay those amounts in full on that date, which is called the "Maturity Date."

I will make my monthly payments at 41 GRAND AVENUE, RIVER EDGE, NEW JERSEY 07661

or at a different place if required by the Note Holder.

(B) Amount of Monthly Payments

My monthly payment will be in the amount of U.S. \$2,008.48

4. BORROWER'S RIGHT TO PREPAY

I have the right to make payments of Principal at any time before they are due. A payment of Principal only is known as a "Prepayment." When I make a Prepayment, I will tell the Note Holder in writing that I am doing so. I may not designate a payment as a Prepayment if I have not made all the monthly payments due under the Note.

I may make a full Prepayment or partial Prepayments without paying a Prepayment charge. The Note Holder will use my Prepayments to reduce the amount of Principal that I owe under this Note. However, the Note Holder may apply my Prepayment to the accrued and unpaid interest on the Prepayment amount, before applying my Prepayment to reduce the Principal amount of the Note. If I make a partial Prepayment, there will be no changes in the due date or in the amount of my monthly payment unless the Note Holder agrees in writing to those changes.

LOAN CHARGES

If a law, which applies to this loan and which sets maximum loan charges, is finally interpreted so that the interest or other loan charges collected or to be collected in connection with this loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from me which exceeded permitted limits will be refunded to me. The Note Holder may choose to make this refund by reducing the Principal I owe under this Note or by making a direct payment to me. If a refund reduces Principal, the reduction will be treated as a partial Prepayment.

6. BORROWER'S FAILURE TO PAY AS REQUIRED

(A) Late Charge for Overdue Payments

If the Note Holder has not received the full amount of any monthly payment by the end of calendar days after the date it is due, I will pay a late charge to the Note Holder. The amount of the charge will be

2.000 % of my overdue payment of principal and interest. I will pay this late charge promptly but only once on each late payment.

(B) Default

If I do not pay the full amount of each monthly payment on the date it is due, I will be in default.

(C) Notice of Default

If I am in default, the Note Holder may send me a written notice telling me that if I do not pay the overdue amount by a certain date, the Note Holder may require me to pay immediately the full amount of Principal which has not been paid and all the interest that I owe on that amount. That date must be at least 30 days after the date on which the notice is mailed to me or delivered by other means.

(D) No Waiver By Note Holder

Even if, at a time when I am in default, the Note Holder does not require me to pay immediately in full as described above, the Note Holder will still have the right to do so if I am in default at a later time.

(E) Payment of Note Holder's Costs and Expenses

If the Note Holder has required me to pay immediately in full as described above, the Note Holder will have the right to be paid back by me for all of its costs and expenses in enforcing this Note to the extent not prohibited by applicable law. Those expenses include, for example, reasonable attorneys' fees.

7. GIVING OF NOTICES

Unless applicable law requires a different method, any notice that must be given to me under this. Note will be given by delivering it or by mailing it by first class mail to me at the Property Address above or at a different address if I give the Note Holder a notice of my different address.

Any notice that must be given to the Note Holder under this Note will be given by delivering it or by mailing it by first class mail to the Note Holder at the address stated in Section 3(A) above or at a different address if I am given a notice of that different address.

8. OBLIGATIONS OF PERSONS UNDER THIS NOTE

If more than one person signs this Note, each person is fully and personally obligated to keep all of the promises made in this Note, including the promise to pay the full amount owed. Any person who is a guarantor, surety or endorser of this Note is also obligated to do these things. Any person who takes over these obligations, including the obligations of a guarantor, surety or endorser of this Note, is also obligated to keep all of the promises made in this Note. The Note Holder may enforce its rights under this Note against each person individually or against all of us together. This means that any one of us may be required to pay all of the amounts owed under this Note.

9. WAIVERS

I and any other person who has obligations under this Note waive the rights of Presentment and Notice of Dishonor. "Presentment" means the right to require the Note Holder to demand payment of amounts due. "Notice of Dishonor" means the right to require the Note Holder to give notice to other persons that amounts due have not been paid.

10. UNIFORM SECURED NOTE

ASSISTANT SECRETARY I

This Note is a uniform instrument with limited variations in some jurisdictions. In addition to the protections given to the Note Holder under this Note, a Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), dated the same date as this Note, protects the Note Holder from possible losses which might result if I do not keep the promises which I make in this Note. That Security Instrument describes how and under what conditions I may be required to make immediate payment in full of all amounts I owe under this Note. Some of those conditions are described as follows:

Lender may require immediate payment in full of all Sums Secured by this Security Instrument if all or any part of the Property, or if any right in the Property, is sold or transferred without Lender's prior written permission. If Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred without Lender's prior written permission, Lender also may require immediate payment in full. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law.

If Lender requires immediate payment in full under this Section 18, Lender will give me a notice which states this requirement. The notice will give me at least 30 days to make the required payment. The 30-day period will begin on the date the notice is given to me in the manner required by Section 15 of this Security Instrument. If I do not make the required payment during that period, Lender may act to enforce its rights under this Security Instrument without giving me any further notice or demand for payment.

WITNESS THE HAND(S) AND SEAL(S) OF THE UNDERSIGNED.

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RYSZARD KOZIKOWSKI	/ (Seal)	-Borrow	
	(Seal)	(Se	
	-Borrower	-Borrow	er
	(Seal)	(Sea	
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FRANCESCA A. BADOLATO			

PAY TO THE ORDER OF

WITHOUT RECOURSE COUNTRYWIDE HOME LOANS, INC.

EXECUTIVE VICE PRESIDENT

PAY TO THE ORDER OF

Countrywide Home Loans, Inc.

WITHOUT RECOURSE

LAURIE MEDER SENIOR VICE PRESIDENT

PAY TO THE ORDER OF

WITHOUT RECOURSE COUNTRYWIDE HOME LOANS, INC.

BY: Mishule Sidander

MICHELE SUCLANDER EXECUTIVE VICE PRESIDENT

PAY TO THE ORDER OF

Cauatrywide Home Loans, Inc.

WITHOUTERCOURSE

COUNTRY WITE BANK, N.A.

LAURIE MEDER SENIOR VICE PRESIDENT

EXHIBIT 2

After Recording Return To: CoreLogic SolEx 1637 NW 136th Avenue Suite G-100 Sunrise, FL 33323

This Document Prepared By:

NATIONSTAR MORTGAGE LLC 8950 CYPRESS WATERS BLVD COPPELL, TX 75019

Original Loan Note Amount: \$290,800.00

Current UPB: \$285,351.42 New Money: \$280,709.73 New UPB: \$566,061.15

Section: 182.00, Block: 02.00, Lot: 019.002

_ [Space Above This Line For Recording Data] _

Original Recording Date: November 03, 2006

Original Loan Amount: \$290,800.00

New Money: \$280,709.73

FREDDIE MAC STANDARD MODIFICATION AGREEMENT

This property is or will be improved by a one or two family dwelling only.

Borrower ("I"): RYSZARD KOZIKOWSKI, whose mailing address is 99 WILSON AVE, AMITYVILLE, NY 11701. Borrower is the grantor/mortgagor under the first lien mortgage, deed of trust, or security deed referenced below. If more than one Borrower is executing this document, each is referred to as "I." For purposes of this document words signifying the singular (such as "I") shall include the plural (such as "we") and vice versa where appropriate.

Lender or Servicer ("Lender"): NATIONSTAR MORTGAGE LLC, whose address is 8950 CYPRESS WATERS BLVD, COPPELL, TX 75019 Lender is the beneficiary/mortgagee under the first lien mortgage, deed of trust, or security deed referenced below.

Date of first lien mortgage, deed of trust, or security deed ("Mortgage") and Note ("Note"): October 19, 2006 and recorded in Book/Liber M00021412, Page 771, Instrument No: N/A, of the Official Records of SUFFOLK County, NY.

Property Address ("Property"): 99 WILSON AVENUE AMITYVILLE, NY 11701

Legal Description:

the Chain of Title described being set forth as follows:

See Exhibit "B" attached hereto and made a part hereof;

If my representations and covenants in Section 1 continue to be true in all material respects, then this Freddie Mac Standard Modification Agreement ("Agreement") will, as set forth in Section 3, amend and supplement (1) the Mortgage on the Property, and (2) the Note secured by the Mortgage. The Mortgage and Note together, as they may previously have been amended, are referred to as the "Loan Documents." Capitalized terms used in this Agreement and not defined have the meaning given to them in Loan Documents.

I understand that after I sign and return two copies of this Agreement to the Lender, the Lender will send me a signed copy of this Agreement. This Agreement will not take effect unless the preconditions set forth in Section 2 have been satisfied.

- 1. My Representations and Covenants. I certify, represent to Lender, covenant and agree:
 - A. I am experiencing a financial hardship, and as a result, (i) I am in default under the Loan Documents, and (ii) I do not have sufficient income or access to sufficient liquid assets to make the monthly mortgage payments now or in the near future;
 - B. The property has not been condemned nor have I received notice of condemnation.
 - C. There has been no impermissible change in the ownership of the Property since I signed the Loan Documents. A permissible change would be any transfer that the lender is required by law to allow, such as a transfer to add or remove a family member, spouse or domestic partner of the undersigned in the event of a death, divorce or marriage;
 - D. I have provided documentation for all income that I receive (and I understand that I am not required to disclose child support or alimony unless I chose to rely on such income when requesting to qualify for the Freddie Mac Standard Modification Program ("Program"));
 - E. Under penalty of perjury, all documents and information I have provided to Lender in connection with this Agreement, including the documents and information regarding my eligibility for the Home Affordable Modification Program (HAMP) and Freddie Mac Standard Modification, are true and correct; and
 - F. I have made or will make all payments required under a Trial Period Plan or as directed by my Lender until my Loan Documents are permanently modified in accordance with this Agreement.
 - G. In the event that I was discharged in a Chapter 7 bankruptcy proceeding subsequent to the execution of the loan documents and did not reaffirm the mortgage debt under applicable law, Lender agrees that I will not have personal liability on the debt pursuant to this Agreement.
- 2. Acknowledgements and Preconditions to Modification. I understand and acknowledge that:
 - A. If prior to the Modification Effective Date as set forth in Section 3 the Lender determines that any of my representations in Section 1 are no longer true and correct, the Loan Documents will not be modified and this Agreement will terminate. In that event, the Lender will have all of the rights and remedies provided by the Loan Documents;
 - B. The Loan Documents will not be modified unless and until (i) I receive from the Lender a copy of this Agreement signed by the Lender, and (ii) the Modification Effective Date (as defined in Section 3) has occurred. I further understand and agree that the Lender will not be obligated or bound to make any modification of the Loan Documents if I fail to meet any one of the requirements under this Agreement; and
 - C. I DO NOT MEET THE ELIGIBILITY REQUIREMENTS FOR A MODIFICATION UNDER THE

FEDERAL GOVERNMENT'S HOME AFFORDABLE MODIFICATION PROGRAM AND THEREFORE I WILL NOT RECEIVE ANY INCENTIVE PAYMENTS FOR TIMELY PAYMENTS OF MY MONTHLY PAYMENT.

- 3. The Modification. If my representations and covenants in Section 1 continue to be true in all material respects and all preconditions to the modification set forth in Section 2 have been met, the Loan Documents will automatically become modified on February 1, 2016 (the "Modification Effective Date") and all unpaid late charges that remain unpaid will be waived. I understand that if I have failed to make any payments as a precondition to this modification under a trial period plan, this modification will not take effect. The first modified payment will be due on February 1, 2016.
 - A. The Maturity Date will be: January 1, 2056.
 - B. The modified principal balance of my Note will include all amounts and arrearages that are past due past due as of the Modification Effective Date (including unpaid and deferred interest, fees, escrow advances and other costs, but excluding unpaid late charges, collectively, "Unpaid Amounts") less any amounts paid to the Lender but not previously credited to my Loan. The new principal balance of my Note will be \$566,061.15 (the "New Principal Balance"). I understand that by agreeing to add the Unpaid Amounts to the outstanding principal balance, the added Unpaid Amounts will accrue interest based on the interest rate in effect under this Agreement. I also understand that this means interest will now accrue on the unpaid Interest that is added to the outstanding principal balance, which would not happen without this Agreement.
 - C. \$169,818.35 of the New Principal Balance shall be deferred (the "Deferred Principal Balance") and I will not pay interest or make monthly payments on this amount. The New Principal Balance less the Deferred Principal Balance shall be referred to as the "Interest Bearing Principal Balance" and this amount is \$396,242.80. Interest at the rate of 3.900% will begin to accrue on the Interest Bearing Principal Balance as of January 1, 2016 and the first new monthly payment on the Interest Bearing Principal Balance will be due on February 1, 2016. My payment schedule for the modified Loan is as follows:

Years	Interest Rate	Interest Rate Change Date	Monthly Prin & Int Payment Amount	Monthly Escrow Payment Amount	Total Monthly Payment	Payment Begins On	Number of Monthly Payments
1-40	3.900%	January 01, 2016	\$1,631.49	\$1,635.01 May adjust periodically	\$3,266.50 May adjust periodically	February 01, 2016	480

*The escrow payments may be adjusted periodically in accordance with applicable law and therefore my total monthly payment may change accordingly.

The above terms in this Section 3.C. shall supersede any provisions to the contrary in the Loan Documents, including but not limited to, provisions for an adjustable, step or simple interest rate. I understand that, if I have a pay option adjustable rate mortgage loan, upon modification, the minimum monthly payment option, the interest-only or any other payment options will no longer be offered and that the monthly payments described in the above payment schedule for my modified Loan will be the minimum payment that will be due each month for the remaining term of the Loan. My modified Loan will not have a negative amortization feature that would allow me to pay less than the interest due resulting in any unpaid interest being added to the outstanding principal balance.

- D. I will be in default if I do not comply with the terms of the Loan Documents, as modified by this Agreement.
- E. If a default rate of interest is permitted under the Loan Documents, then in the event of default under the Loan Documents, as amended, the interest that will be due will be the rate set forth in Section 3.C.
- F. I agree to pay in full the Deferred Principal Balance and any other amounts still owed under the Loan Documents by the earliest of: (i) the date I sell or transfer an interest in the Property, (ii) the date I pay the entire Interest Bearing Principal Balance, or (iii) the Maturity Date.

4. Additional Agreements. I agree to the following:

- A. That all persons who signed the Loan Documents or their authorized representative(s) have signed this Agreement, unless (i) a borrower or co-borrower is deceased; (ii) the borrower and co-borrower are divorced and the property has been transferred to one spouse in the divorce decree, the spouse who no longer has an interest in the property need not sign this Agreement (although the non-signing spouse may continue to be held liable for the obligation under the Loan Documents); or (iii) the Lender has waived this requirement in writing.
- B. That this Agreement shall supersede the terms of any modification, forbearance, Trial Period Plan or other agreement that I previously entered into with Lender.
- C. To comply, except to the extent that they are modified by this Agreement, with all covenants, agreements, and requirements of Loan Documents including my agreement to make all payments of taxes, insurance premiums, assessments, Escrow Items, impounds, and all other payments, the amount of which may change periodically over the term of my Loan.
- D. That this Agreement constitutes notice that the Lender's waiver as to payment of Escrow Items, if any, has been revoked, and I have been advised of the amount needed to fully fund my escrow account
- E. That the Loan Documents are composed of duly valid, binding agreements, enforceable in accordance with their terms and are hereby reaffirmed.
- F. That all terms and provisions of the Loan Documents, except as expressly modified by this Agreement, remain in full force and effect; nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the obligations contained in the Loan Documents; and that except as otherwise specifically provided in, and as expressly modified by, this Agreement, the Lender and I will be bound by, and will comply with, all of the terms and conditions of the Loan Documents.
- G. That, as of the Modification Effective Date, notwithstanding any other provision of the Loan Documents, I agree as follows: If all or any part of the Property or any interest in it is sold or transferred without Lender's prior written consent, Lender may, at its option, require immediate payment in full of all sums secured by the Mortgage. However, Lender shall not exercise this option if state or federal law, rules or regulations prohibit the exercise of such option as of the date of such sale or transfer. If Lender exercises this option, Lender shall give me notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which I must pay all sums secured by the Mortgage. If I fail to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by the Mortgage without further notice or demand on me.
- H. That, as of the Modification Effective Date, I understand that the Lender will only allow the transfer

- and assumption of the Loan, including this Agreement, to a transferee of my property as permitted under the Garn St. Germain Act, 12 U.S.C. Section 1701j-3. A buyer or transferee of the Property will not be permitted, under any other circumstance, to assume the Loan. Except as noted herein, this Agreement may not be assigned to, or assumed by, a buyer or transferee of the Property.
- That, as of the Modification Effective Date, if any provision in the Note or in any addendum or amendment to the Note allowed for the assessment of a penalty for full or partial prepayment of the Note, such provision is null and void.
- J. That, I will cooperate fully with Lender in obtaining any title endorsement(s), or similar title insurance product(s), and/or subordination agreement(s) that are necessary or required by the Lender's procedures to ensure that the modified mortgage Loan is in first lien position and/or is fully enforceable upon modification and that if, under any circumstance and not withstanding anything else to the contrary in this Agreement, the Lender does not receive such title endorsement(s), title insurance product(s) and/or subordination agreement(s), then the terms of this Agreement will not become effective on the Modification Effective Date and the Agreement will be null and void.
- K. That I will execute such other documents as may be reasonably necessary to either (i) consummate the terms and conditions of this Agreement; or (ii) correct the terms and conditions of this Agreement if an error is detected after execution of this Agreement. I understand that a corrected Agreement will be provided to me and this Agreement will be void and of no legal effect upon notice of such error. If I elect not to sign any such corrective Agreement, the terms of the original Loan Documents shall continue in full force and effect, such terms will not be modified by this Agreement.
- L. Mortgage Electronic Registration Systems, Inc. ("MERS") is a separate corporation organized and existing under the laws of Delaware and has an address and telephone number of P.O. Box 2026, Flint, MI 48501-2026, a mailing address of P.O. Box 2026, Flint, MI 48501-2026, a street address of 1901 E Voorhees Street, Suite C, Danville, IL 61834, and telephone number of (888) 679-MERS. FOR PURPOSES OF RECORDING THIS MORTGAGE, MERS IS THE MORTGAGEE OF RECORD. In cases where the loan has been registered with MERS who has only legal title to the interests granted by the borrower in the mortgage and who is acting solely as nominee for Lender and Lender's successors and assigns, MERS has the right: to exercise any or all of those interests, including, but not limited to, the right to foreclose and sell the Property; and to take any action required of Lender including, but not limited to, releasing and canceling the mortgage loan.
- M. That Lender will collect and record personal information, including, but not limited to, my name, address, telephone number, social security number, credit score, income, payment history, government monitoring information, and information about account balances and activity. In addition, I understand and consent to the disclosure of my personal information and the terms of the trial period plan and this Agreement by Lender to (i) the U.S. Department of the Treasury, (ii) Fannie Mae and Freddie Mac in connection with their responsibilities under the Home Affordability and Stability Plan; (iii) any investor, insurer, guarantor or servicer that owns, insures, guarantees or services my first lien or subordinate lien (if applicable) mortgage loan(s); (iv) companies that perform support services for the Home Affordable Modification Program and the Second Lien Modification Program; and (v) any HUD certified housing counselor.
- N. That if any document related to the Loan Documents and/or this Agreement is lost, misplaced, misstated, inaccurately reflects the true and correct terms and conditions of the Loan as modified, or is otherwise missing, I will comply with the Lender's request to execute, acknowledge, initial

- and deliver to the Lender any documentation the Lender deems necessary. If the Note is replaced, the Lender hereby indemnifies me against any loss associated with a demand on the Note. All documents the Lender requests of me under this Section 4.N. shall be referred to as "Documents." I agree to deliver the Documents within ten (10) days after I receive the Lender's written request for such replacement.
- O. That the mortgage insurance premiums on my Loan, if applicable, may increase as a result of the capitalization which will result in a higher total monthly payment. Furthermore, the date on which I may request cancellation of mortgage insurance may change as a result of the New Principal Balance.
- P. This Agreement modifies an obligation secured by an existing security instrument recorded in SUFFOLK County, NY, upon which all recordation taxes have been paid. As of the date of this agreement, the unpaid principal balance of the original obligation secured by the existing security instrument is \$285,351.42. The principal balance secured by the existing security instrument as a result of this Agreement is \$566,061.15, which amount represents the excess of the unpaid principal balance of this original obligation.

In the event of any action(s) arising out of or relating to this Agreement or in connection with any foreclosure action(s) dismissed as a result of entering into this Agreement, I will remain liable for and bear my own attorney fees and cost incurred in connection with any such action(s).

In Witness Whereof, the Lender and I have executed this Agreement. (Seal) [Space Below This Line For Acknowledgments] _ State of New York County of in the year A - Risenbaum Notary Public, personally appeared before me, the undersigned, Marda. (please print name)

RYSZARD KOZIKOWSKI, personally known to me or proved to me on the basis of satisfactory evidence to be the individual(s) whose name(s) is (are) subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their capacity(ies), and that by his/her/their signature(s) on the instrument, the individual(s), or the person upon behalf of which the individual(s) acted, executed the instrument. MARDA A. ROSENBAUM Notary Public - State of New York No. 02RO5022526

Qualified in Suffolk County

My Commission Expires Jan. 18, 2018 My commission expires : __

NATIONSTAR MORTGAGE LLC ____(Seal) - Lender Ву: _ Name: _ Title: Assistant Secretary Date of Lender's Signature [Space Below This Line For Acknowledgments] STATE OF ______) _____) SS.: On the _____ day of _____ in the year _____, before me, the undersigned, personally appeared ______, personally known to me or proved to me on the basis of satisfactory evidence to be the individual(s) whose name(s) is (are) subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their capacity(ies), and that by his/her/their signature(s) on the instrument, the individual(s), or the person on behalf of which the individual(s) acted, executed the instrument and that such individual made (insert the city or such appearance before the undersigned in the ______ (insert the city other political subdivision and the State or country or other place the acknowledgment was taken).

(Signature and office of individual taking acknowledgment.)

AGREEMENT TO MAINTAIN ESCROW ACCOUNT

WHEREAS, RYSZARD KOZIKOWSKI ("Borrower") desires NATIONSTAR MORTGAGE LLC ("Lender") to collect payments from Borrower to be held by Lender for the payment of certain sums due in connection with Borrower's Note and Security Instrument, dated October 19, 2006, (hereinafter referred to as "Note" and "Security Instrument" respectively) currently held by Lender;

NOW THEREFORE, in consideration of the foregoing and the mutual covenants contained in this Agreement ("Agreement"), Borrower agrees to pay Lender, on the day Periodic Payments are due under the Note, until the Note is paid in full, or the Escrow Account is otherwise terminated pursuant to this Agreement or in accordance with applicable law, a sum (the "Funds") to provide for payment of amounts due for: (a) taxes and assessments and other items which can attain priority over the Security Instrument as a lien or encumbrance on the Property; (b) leasehold payments or ground rents on the Property, if any; (c) premiums for any and all insurance required by Lender under the Security Instrument; and (d) Mortgage Insurance Premiums, if any, or any sums payable by Borrower to Lender in lieu of the payment of Mortgage Insurance premiums. These items are called "Escrow Items." In the event that Borrower receives bills, assessments, invoices, or other requests for payment of Escrow Items, Borrower shall promptly furnish to Lender all such notices.

Borrower shall pay Lender the Funds for Escrow Items unless this Agreement is terminated either by Lender, or pursuant to applicable law. In the event of termination, Borrower shall pay directly, when and where payable, the amounts due for any Escrow Items for which payment of Funds has been waived by Lender and, if Lender requires, shall furnish to Lender receipts evidencing such payment within such time period as Lender may require. In the event Borrower is obligated to pay Escrow Items directly, and Borrower fails to pay the amount due for an Escrow Item, Lender may pay such amount in accordance with the terms of the Note and Security Instrument and Borrower shall then be obligated to repay Lender any such amount. Additionally, if Borrower is obligated to pay Escrow Items directly, and Borrower fails to pay the amount due for an Escrow Item, Lender may, in accordance with applicable law, require Borrower to maintain an Escrow Account.

Borrower agrees to make an initial payment of Funds to establish the escrow account, which amount shall be based on an estimate of the amount and date of expenditures for future Escrow Items, or otherwise in accordance with the Real Estate Settlement Procedures Act ("RESPA"). The estimate of expenditures of future Escrow Items shall be made based on current data available to Lender. Borrower acknowledges that the actual payments of Escrow Items may vary from the estimated amounts.

Lender will collect and hold Funds in an amount (a) sufficient to permit Lender to apply the Funds at the time specified under RESPA, and (b) not to exceed the maximum amount a lender can require under RESPA. Lender shall estimate the amount of Funds due on the basis of current data and reasonable estimates of expenditures of future Escrow Items or otherwise in accordance with applicable law.

The Funds shall be held in an institution whose deposits are insured by a federal agency, instrumentality, or entity or in any Federal Home Loan Bank. Lender shall apply the Funds to pay the Escrow Items no later than the time period specified under RESPA. Lender shall not charge Borrower for holding and applying the Funds, annually analyzing the escrow account, or verifying the Escrow Items, unless Lender pays Borrower interest on the Funds and applicable law permits Lender to make such a charge. Unless agreed to in writing or applicable law requires interest to be paid on the Funds, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds as required by RESPA.

If there is a surplus of Funds held in escrow, as defined under RESPA, Lender shall account to Borrower for the excess funds in accordance with RESPA. If there is a shortage of Funds held in escrow, as defined under RESPA, Lender shall notify Borrower as required by RESPA, and Borrower shall pay to Lender the amount necessary to make up the shortage in accordance with RESPA. If there is a deficiency

Loan No.

Borrower: RYSZARD KOZIKOWSKI

of Funds held in escrow, as defined under RESPA, Lender shall notify Borrower as required by RESPA, and Borrower shall pay to Lender the amount necessary to make up the deficiency in accordance with RESPA, but in no more than 12 monthly payments.

Upon payment in full of all sums secured by this Security Instrument or termination of this Agreement, Lender shall promptly refund to Borrower any Funds held by Lender.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Agreement to Maintain Escrow Account.

RYSZÁJO KOZIKOWSKI -Borrower

Date: 3 26 16

Exhibit "A"

Loan Number

Property Address: 99 WILSON AVENUE, AMITYVILLE, NY 11701

Legal Description:

ALL THAT CERTAIN PLOT, PIECE OR PARCEL OF LAND SITUATE LYING AND BEING IN THE TOWN OF BABYLON, COUNTY OF SUFFOLK AND STATE OF NEW YORK KNOWN AND DESIGNATED AS LOT NUMBERS 31, 32, 33 AND 34 INCLUSIVE IN BLOCK 59 ON A CERTAIN MAP ENTITLED, MAP OF AMITY HARBOR AND FILED IN THE OFFICE OF THE CLERK OF THE COUNTY OF SUFFOLK ON APRIL 29, 1926 AS MAP NUMBER 1007, SAID LOTS WHEN TAKEN TOGETHER BEING MORE PARTICULARLY BOUNDED AND DESCRIBED AS FOLLOWS: BEGINNING AT A POINT ON THE WESTERLY SIDE OF WILSON AVENUE DISTANT 160.00 FEET NORTHERLY AS MEASURED ALONG THE WESTERLY SIDE OF WILSON AVENUE FROM THE CORNER FORMED BY THE INTERSECTION OF THE WESTERLY SIDE OF WILSON AVENUE AND THE NORTHERLY SIDE OF KERRIGAN ROAD; RUNNING THENCE NORTH 79 DEGREES 15 MINUTES WEST, 100.00 FEET; THENCE NORTH 10 DEGREES 45 MINUTES EAST, 80.00 FEET TO A POINT; THENCE SOUTH 79 DEGREES 15 MINUTES EAST, 100.00 FEET TO THE WESTERLY SIDE OF WILSON AVENUE; THENCE SOUTH 10 DEGREES 45 MINUTES WEST ALONG THE WESTERLY SIDE OF WILSON AVENUE, 80.00 FEET TO THE POINT OR PLACE OF BEGINNING. DISTRICT: 0100, SECTION: 182.00, BLOCK: 02.00, LOT: 019.002.

Property Address: 99 WILSON AVENUE, AMITYVILLE, NY 11701 Chain of Title: ORIGINAL MORTGAGE DATED 10/19/2006 AND RECORDED ON 11/03/2006 IN BOOK

M00021412, PAGE 771 AND INSTRUMENT NO. N/A WITH LOAN AMOUNT \$290,800.00 FROM RYSZARD KOZIKOWSKI TO MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR APPROVED FUNDING CORP. 1. ASSIGNMENT OF MORTGAGE DATED 04/12/2012 FROM MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR APPROVED FUNDING CORP. TO BANK OF AMERICA, N.A. SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING LP, RECORDED ON 08/31/2012 IN BOOK M00022244, PAGE 331 WITH INSTRUMENT NO. N/A. 2. ASSIGNMENT OF MORTGAGE DATED 11/13/2012 FROM BANK OF AMERICA, N.A. SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP. TO NATIONSTAR _ IN BOOK __ MORTGAGE, LLC. RECORDED ON WITH INSTRUMENT NO. ___

Exhibit "B"

Loan Number:

AFFIDAVIT UNDER SECTION 255 OF THE NEW YORK STATE LAW

(Modification Agreement)

State of Texas County of Dallas
,, being duly sworn, deposes and says:
1. That he/she is the agent for the owner and holder of the hereinafter described mortgage, and is familiar with the facts set forth herein. 2. That a certain mortgage (the "Mortgage") bearing the date of October 19, 2006, in the principal amount of TWO HUNDRED NINETY THOUSAND EIGHT HUNDRED AND NO/100 (\$290,800.00) was made by RYSZARD KOZIKOWSKI as Mortgagor to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR APPROVED FUNDING CORP. as original Mortgagee, recorded on November 3, 2006, in Book/Liber M00021412, Page 771, Instrument No: N/A, in the SUFFOLK County Clerk's Office, upon which the mortgage tax in the amount of \$3,023.40 was duly paid thereon. 3. That the instrument offered for recording herewith is a Modification of the Mortgage (the "Agreement") made by RYSZARD KOZIKOWSKI to NATIONSTAR MORTGAGE LLC effective January 1, 2016, and to be recorded in the SUFFOLK County Clerk's Office. 4. That the Agreement offered for recording modifies and does not create or secure any new or further lien, indebtedness or obligation other than the principal indebtedness or obligation secured by or which under any contingency may be secured by the recorded mortgage hereinabove first described with the exception of the following amount: a) Original Principal Amount 5290,800.00 \$290,800.00 \$255,351.42
c) New Money \$280,709.73 d) New Unpaid Principal Balance \$566,061.15
5. That there have been no re-loans or re-advances on the Mortgage. 6. That additional mortgage recording tax of \$2,947.35 is being paid on the Agreement on the sum set forth in 4c.
7. That Exemption from further tax is CLAIMED under Section 255 of the Tax Law. 8. That the Mortgage was assigned by: ORIGINAL MORTGAGE DATED 10/19/2006 AND RECORDED ON 11/03/2006 IN BOOK M00021412, PAGE 771 AND INSTRUMENT NO. N/A WITH LOAN AMOUNT \$290,800.00 FROM RYSZARD KOZIKOWSKI TO MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR APPROVED FUNDING CORP. 1. ASSIGNMENT OF MORTGAGE DATED 04/12/2012 FROM MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR APPROVED FUNDING CORP. TO BANK OF AMERICA, N.A. SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING LP, RECORDED ON 08/31/2012 IN BOOK M00022244, PAGE 331 WITH INSTRUMENT NO. N/A. 2. ASSIGNMENT OF MORTGAGE DATED 11/13/2012 FROM BANK OF AMERICA, N.A. SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP. TO NATIONSTAR MORTGAGE, LLC. RECORDED ON IN BOOK
9. That the Legal Description for the property is: ALL THAT CERTAIN PLOT, PIECE OR PARCEL OF LAND SITUATE LYING AND BEING IN THE TOWN OF BABYLON, COUNTY OF SUFFOLK AND STATE OF NEW YORK KNOWN AND DESIGNATED AS LOT NUMBERS 31, 32, 33 AND 34 INCLUSIVE IN BLOCK 59 ON A CERTAIN MAP ENTITLED, MAP OF AMITY HARBOR AND FILED IN THE OFFICE OF THE CLERK OF THE COUNTY OF SUFFOLK ON APRIL 29, 1926 AS MAP NUMBER 1007, SAID LOTS WHEN TAKEN TOGETHER BEING MORE PARTICULARLY BOUNDED AND DESCRIBED AS FOLLOWS: BEGINNING AT A POINT ON THE WESTERLY SIDE OF WILSON AVENUE DISTANT 160.00 FEET NORTHERLY AS MEASURED ALONG THE WESTERLY SIDE OF WILSON AVENUE FROM THE CORNER FORMED BY THE INTERSECTION OF THE WESTERLY SIDE OF WILSON AVENUE AND THE NORTHERLY SIDE OF KERRIGAN ROAD; RUNNING THENCE NORTH 79 DEGREES 15 MINUTES WEST, 100.00 FEET; THENCE NORTH 10 DEGREES 45

MINUTES EAST, 80.00 FEET TO A POINT; THENCE SOUTH 79 DEGREES 15 MINUTES EAST, 100.00 FEET TO THE WESTERLY SIDE OF WILSON AVENUE; THENCE SOUTH 10 DEGREES 45 MINUTES WEST ALONG THE WESTERLY SIDE OF WILSON AVENUE, 80.00 FEET TO THE POINT OR PLACE OF BEGINNING. DISTRICT: 0100, SECTION: 182.00, BLOCK: 02.00, LOT: 019.002.

NATIONSTAR MORTGAGE LLC

Name: Title:		
Sworn to before me this	day of	, 20
Notary Public, State of My Commission Expires:		

EXHIBIT 3



SUFFOLK COUNTY CLERK RECORDS OFFICE RECORDING PAGE

Type of Instrument: MORTGAGE/MMM

Recorded:

11/03/2006

Number of Pages: 18

At:

12:33:07 PM

Receipt Number: 06-0107367 MORTGAGE NUMBER: CX074701

LIBER:

M00021412

District:

Section:

PAGE:

771

0100

182.00

Block:

Lot: 019.002

02.00 EXAMINED AND CHARGED AS FOLLOWS

Mortgage Amount:

\$290,800.00

Received the Following Fees For Above Instrument

		Exempt			Exempt
Page/Filing	\$54.00	NO	Handling	\$5.00	NO
COE	\$5.00	NO	NYS SRCHG	\$15.00	NO
Affidavit	\$0.00	NO	Cert.Copies	\$0.00	NO
RPT	\$30.00	NO	SCTM	\$0.00	NO
Mort.Basic	\$1,454.00	NO	Mort.Addl	\$842.40	NO
Mort.SplAddl	\$0.00	NO	Mort.SplAsst	\$727.00	NO
			Fees Paid	\$3.132.40	

MORTGAGE NUMBER: CX074701

THIS PAGE IS A PART OF THE INSTRUMENT THIS IS NOT A BILL

> Judith A. Pascale County Clerk, Suffolk County

1 2	
Number of pages 15	CORDED
. 2006 Nov (3 12:33:07 PM
100101	A. Pascale RK OF
I LMC	K COUNTY 100021412
Certificate #	771
Prior Ctf. #	74701
	ing / Filing Stamps
4 FEES	
Page / Filing Fee	290,800 -
Handling	1454 -
P-584 2. Additional Tax	6.10 (1-
Votation Sub Total	2296 40
SA-52 17 (County) Sub Total Spec./Assit.	
SA-5217 (State) Or Spec. /Add.	727 -
MIN SAM	3023 40
Comm. of Ed. 5 QO Dual Town	Dual County
Affidavit Transfer Tax	
Certified Copy Mansion Tax	
Reg. Copy will be improve	ered by this mortgage is or d by a one or two family
Sub Total dwelling only.	or NO
GRAND TOTAL 16 NO, see appro	priate tax clause on page #
34	
	Preservation Fund
0100 18200 0200 019002	\$
Stamp 2 CT 1 A Due	
R DHO A	Improved
nitials 30-OCT-06	Vacant Land
Satisfactions/Discharges/Releases List Property Owners Mailing Address RECORD & RETURN TO:	TD
	TD
APPROVED FUNDING CORP.	TD
41 GRAND AVENUE	
RIVER EDGE, NJ 07661	
Suffolk County Recommendation	
This was former of the smallest	
(SPECIFY TYPE OF INSTRUMENT)	made by:
Decay of March 1988	
The premises herein is situated in SUFFOLK COUNTY, NEW YORK.	
In the Township of Bod	/m
TO in the Township or	CON
ha 1	
Mers In the VILLAGE or HAMLET of Amity	iills.

IMPORTANT NOTICE

If the document you've just recorded is your **SATISFACTION OF MORTGAGE**, please be aware of the following:

If a portion of your monthly mortgage payment included your property taxes, *you will now need to contact your local Town Tax Receiver so that you may be billed directly for all future property tax statements.

Local properly taxes are payable twice a year: on or before January 10th and on or before May 31*. Failure to make payments in a timely fashion could result in a penalty.

Please contact your local Town Tax Receiver with any questions regarding property tax payment.

Babylon Town Receiver of Taxes 200 East Sunrise Highway North Lindenhurst, N.Y. 11757 (631) 957-3004

Brookhaven Town Receiver of Taxes 250 East Main Street Port Jefferson, N.Y. 11777 (631) 473-0236

East Hampton Town Receiver of Taxes 300 Pantigo Place East Hampton, N.Y. 11937 (631) 324-2770

Huntington Town Receiver of Taxes 100 Main Street Huntington, N.Y. 11743 (631) 351-3217

Islip Town Receiver of Taxes 40 Nassau Avenue Islip, N.Y. 11751 (631) 224-5580 Riverhead Town Receiver of Taxes 200 Howell Avenue Riverhead, N.Y. 11901 (631) 727-3200

Shelter Island Town Receiver of Taxes Shelter Island Town Hall Shelter Island, N.Y. 11964 (631) 749-3338

Smithtown Town Receiver of Taxes 99 West Main Street Smithtown, N.Y. 11787 (631) 360-7610

Southampton Town Receiver of Taxes 116 Hampton Road Southampton, N.Y. 11968 (631) 283-6514

Southold Town Receiver of Taxes 53095 Main Street Southold, N.Y. 11971 (631) 765-1803

Sincerely,

Edward P. Romaine Suffolk County Clerk

dw 2/99



Mortgage Recording Tax:

After Recording Return To: APPROVED FUNDING CORP. **41 GRAND AVENUE** RIVER EDGE, NEW JERSEY 07661

Loan Number:

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[Space Above This Line For Recording Data] .

MORTGAGE

WORDS USED OFTEN IN THIS DOCUMENT

(A) "Security Instrument." This document, which is dated OCTOBER 19, 2006 , together with all Riders to this document, will be called the "Security Instrument."

(B) "Borrower." RYSZARD KOZIKOWSKI AND CZESLAW CHELSTOWSKI AND ANNA CHELSTOWSKA

whose address is 99 WILSON AVENUE, AMITYVILLE, NEW YORK 11701

sometimes will be called "Borrower"

and sometimes simply "I" or "me."

(C) "MERS" is Mortgage Electronic Registration Systems, Inc. MERS is a separate corporation that is acting solely as a nominee for Lender and Lender's successors and assigns. MERS is organized and existing under the laws of Delaware, and has an address and telephone number of P.O. Box 2026, Flint, MI 48501-2026, tel. (888) 679-MERS. FOR PURPOSES OF RECORDING THIS MORTGAGE, MERS IS THE MORTGAGEE OF RECORD.

(D) "Lender:" APPROVED FUNDING CORP., NY CORPORATION C 43/8 Miller ROAD

will be called "Lender." Lender is a corporation or association which exists under the laws of NEW YORK

Lender's address is 41 GRAND AVENUE, RIVER EDGE, NEW JERSEY 07661

(E) "Note." The note signed by Borrower and dated OCTOBER 19, 2006 , will be called the "Note." The Note shows that I owe Lender TWO HUNDRED NINETY THOUSAND EIGHT HUNDRED AND 00/100 Dollars (U.S. \$ 290, 800.00 plus interest and other amounts that may be payable. I have promised to pay this debt in Periodic Payments and to pay the debt in full by NOVEMBER 1, 2036 (F) "Property." The property that is described below in the section titled "Description of the Property." will be

called the "Property."

Section:

Block:

Lot(s)/Unit No(s).:

(H) "Sums Secured." The amounts des in the Property" sometimes will be called	s Security Instrument that are signed by Borrower will be called "Piders"
Adjustable Rate Rider Balloon Rider I-4 Family Rider Condominium Rider	Planned Unit Development Rider Biweekly Payment Rider Second Home Rider Other(s) [specify]

- (J) "Applicable Law." All controlling applicable federal, state and local statutes, regulations, ordinances and administrative rules and orders (that have the effect of law) as well as all applicable final, non-appealable, judicial opinions will be called "Applicable Law."
- (K) "Community Association Dues, Fees, and Assessments." All dues, fees, assessments and other charges that are imposed on Borrower or the Property by a condominium association, homeowners association or similar organization will be called "Community Association Dues, Fees, and Assessments."
- (L) "Electronic Funds Transfer." "Electronic Funds Transfer" means any transfer of money, other than by check, draft, or similar paper instrument, which is initiated through an electronic terminal, telephonic instrument, computer, or magnetic tape so as to order, instruct, or authorize a financial institution to debit or credit an account. Some common examples of an Electronic Funds Transfer are point-of-sale transfers (where a card such as an asset or debit card is used at a merchant), automated teller machine (or ATM) transactions, transfers initiated by telephone, wire transfers, and automated clearinghouse transfers.
- (M) "Escrow Items." Those items that are described in Section 3 will be called "Escrow Items."
- (N) "Miscellaneous Proceeds." "Miscellaneous Proceeds" means any compensation, settlement, award of damages, or proceeds paid by any third party (other than Insurance Proceeds, as defined in, and paid under the coverage described in, Section 5) for: (i) damage to, or destruction of, the Property; (ii) Condemnation or other taking of all or any part of the Property; (iii) conveyance in lieu of Condemnation or sale to avoid Condemnation; or (iv) misrepresentations of, or omissions as to, the value and/or condition of the Property. A taking of the Property by any governmental authority by eminent domain is known as "Condemnation."
- (O) "Mortgage Insurance." "Mortgage Insurance" means insurance protecting Lender against the nonpayment of, or default on, the Loan.
- (P) "Periodic Payment." The regularly scheduled amount due for (i) principal and interest under the Note, and (ii) any amounts under Section 3 will be called "Periodic Payment."
- (Q) "RESPA." "RESPA" means the Real Estate Settlement Procedures Act (12 U.S.C. §2601 et seq.) and its implementing regulation, Regulation X (24 C.F.R. Part 3500), as they might be amended from time to time, or any additional or successor legislation or regulation that governs the same subject matter. As used in this Security Instrument, "RESPA" refers to all requirements and restrictions that are imposed in regard to a "federally related mortgage loan" even if the Loan does not qualify as a "federally related mortgage loan" under RESPA.

BORROWER'S TRANSFER TO LENDER OF RIGHTS IN THE PROPERTY

I mortgage, grant and convey the Property to MERS (solely as nominee for Lender and Lender's successors in interest) and its successors in interest subject to the terms of this Security Instrument. This means that, by signing this Security Instrument, I am giving Lender those rights that are stated in this Security Instrument and also those rights that Applicable Law gives to lenders who hold mortgages on real property. I am giving Lender these rights to protect Lender from possible losses that might result if I fail to:

- (A) Pay all the amounts that I owe Lender as stated in the Note including, but not limited to, all renewals, extensions and modifications of the Note;
- (B) Pay, with interest, any annums that Lender spends under this Security Instrument to protect the value of the Property and Lender's rights in the Property; and
- (C) Keep all of my other promises and agreements under this Security Instrument and the Note.

I understand and agree that MERS holds only legal title to the rights granted by me in this Security Instrument, but, if necessary to comply with law or custom, MERS (as nominee for Lender and Lender's successors and assigns) has the right:

- (A) To exercise any or all of those rights, including, but not limited to, the right to foreclose and sell the Property; and
- (B) To take any action required of Lender including, but not limited to, releasing and canceling this Security Instrument.

DESCRIPTION OF THE PROPERTY

I give MERS (solely as nominee for Lender and Lender's successors in interest) rights in the Property described in (A) through (G) below:

(A) The Property which is located at

This Property is in

99 WILSON AVENUE

Street

, New York

11701

[Zip Code]

AMITYVILLE
[City. Town or Village]

SUFFOLK

County. It has the following legal description:

PLEASE ATTACH LEGAL DESCRIPTION

PROPERTY TO BE IMPROVED BY A ONE OR TWO FAMILY DWELLING ONLY

- (B) All buildings and other improvements that are located on the Property described in subsection (Λ) of this section:
- (C) All rights in other property that I have as owner of the Property described in subsection (A) of this section. These rights are known as "easements and appurtenances attached to the Property;"
- (D) All rights that I have in the land which lies in the streets or roads in front of, or next to, the Property described in subsection (A) of this section;
- (E) All fixtures that are now or in the future will be on the Property described in subsections (A) and (B) of this section;
- (F) All of the rights and property described in subsections (B) through (E) of this section that I acquire in the future; and
- (G) All replacements of or additions to the Property described in subsections (B) through (F) of this section and all Insurance Proceeds for loss or damage to, and all Miscellaneous Proceeds of the Property described in subsections (A) through (F) of this section.

BORROWER'S RIGHT TO MORTGAGE THE PROPERTY AND BORROWER'S OBLIGATION TO DEFEND OWNERSHIP OF THE PROPERTY

I promise that: (A) I lawfully own the Property; (B) I have the right to mortgage, grant and convey the Property to Lender; and (C) there are no outstanding claims or charges against the Property, except for those which are of public record.

I give a general warranty of title to Lender. This means that I will be fully responsible for any losses which Lender suffers because someone other than myself has some of the rights in the Property which I promise that I have. I promise that I will defend my ownership of the Property against any claims of such rights.

PLAIN LANGUAGE SECURITY INSTRUMENT

This Security Instrument contains promises and agreements that are used in real property security instruments all over the country. It also contains other promises and agreements that vary in different parts of the country. My promises and agreements are stated in "plain language."

COVENANTS

I promise and I agree with Lender as follows:

1. Borrower's Promise to Pay. I will pay to Lender on time principal and interest due under the Note and any prepayment, late charges and other amounts due under the Note. I will also pay all amounts for Escrow Items under Section 3 of this Security Instrument.

Payments due under the Note and this Security Instrument shall be made in U.S. currency. If any of my payments by check or other payment instrument is returned to Lender unpaid, Lender may require my payment be made by: (a) cash; (b) money order; (c) certified check, bank check, treasurer's check or cashier's check, drawn upon an institution whose deposits are insured by a federal agency, instrumentality, or entity; or (d) Electronic Funds Transfer.

Payments are deemed received by Lender when received at the location required in the Note, or at another location designated by Lender under Section 15 of this Security Instrument. Lender may return or accept any payment or partial payment if it is for an amount that is less than the amount that is then due. If Lender accepts a lesser payment, Lender may refuse to accept a lesser payment that I may make in the future and does not waive any of its rights. Lender is not obligated to apply such lesser payments when it accepts such payments. If interest on principal accrues as if all Periodic Payments had been paid when due, then Lender need not pay interest on unapplied funds. Lender may hold such unapplied funds until I make payments to bring the Loan current. If I do not do so within a reasonable period of time, Lender will either apply such funds or return them to me. In the event of foreclosure, any unapplied funds will be applied to the outstanding principal balance immediately prior to foreclosure. No offset or claim which I might have now or in the future against Lender will relieve me from making payments due under the Note and this Security Instrument or keeping all of my other promises and agreements secured by this Security Instrument.

2. Application of Borrower's Payments and Insurance Proceeds. Unless Applicable Law or this Section 2 requires otherwise. Lender will apply each of my payments that Lender accepts in the following order:

First, to pay interest due under the Note;

Next, to pay principal due under the Note; and

Next, to pay the amounts due Lender under Section 3 of this Security Instrument.

Such payments will be applied to each Periodic Payment in the order in which it became due.

Any remaining amounts will be applied as follows:

First, to pay any late charges:

Next, to pay any other amounts due under this Security Instrument; and

Next, to reduce the principal balance of the Note.

If Lender receives a payment from me for a late Periodic Payment which includes a sufficient amount to pay any late charge due, the payment may be applied to the late Periodic Payment and the late charge. If more than one Periodic Payment is due, Lender may apply any payment received from me: First, to the repayment of the Periodic Payments that are due if, and to the extent that, each payment can be paid in full; Next, to the extent that any excess exists after the payment is applied to the full payment of one or more Periodic Payments, such excess may be applied to any late charges due.

Voluntary prepayments will be applied as follows: First, to any prepayment charges; and Next, as described in the Note.

Any application of payments, Insurance Proceeds, or Miscellaneous Proceeds to principal due under the Note will not extend or postpone the due date of the Periodic Payments or change the amount of those payments.

3. Monthly Payments For Taxes And Insurance.

(a) Borrower's Obligations.

I will pay to Lender all amounts necessary to pay for taxes, assessments, water charges, sewer rents and other similar charges, ground leasehold payments or rents (if any), hazard or property insurance covering the Property, flood insurance (if any), and any required Mortgage Insurance, or a Loss Reserve as described in Section 10 in the place of Mortgage Insurance. Each Periodic Payment will include an amount to be applied toward payment of the following items which are called "Escrow Items:"

(1) The taxes, assessments, water charges, sewer rents and other similar charges, on the Property which under Applicable Law may be superior to this Security Instrument as a Lien on the Property. Any claim, demand or charge that is made against property because an obligation has not been fulfilled is known as a "Lien;"

(2) The leasehold payments or ground rents on the Property (if any);

(3) The premium for any and all insurance required by Lender under Section 5 of this Security Instrument;

(4) The premium for Mortgage Insurance (if any):

(5) The amount I may be required to pay Lender under Section 10 of this Security Instrument instead of the payment of the premium for Mortgage Insurance (if any); and

(6) If required by Lender, the amount for any Community Association Dues, Fees, and Assessments.

After signing the Note, or at any time during its term. Lender may include these amounts as Escrow Items. The monthly payment I will make for Escrow Items will be based on Lender's estimate of the annual amount required.

I will pay all of these amounts to Lender unless Lender tells me, in writing, that I do not have to do so, or unless Applicable Law requires otherwise. I will make these payments on the same day that my Periodic Payments of principal and interest are due under the Note.

The amounts that I pay to Lender for Escrow Items under this Section 3 will be called "Escrow Funds." I will pay Lender the Escrow Funds for Escrow Items unless Lender waives my obligation to pay the Escrow Funds for any or all Escrow Items. Lender may waive my obligation to pay to Lender Escrow Funds for any or all Escrow Items at any time. Any such waiver must be in writing. In the event of such waiver, I will pay directly, when and where payable, the amounts due for any Escrow Items for which payment of Escrow Funds has been waived by Lender and, if Lender requires, will promptly send to Lender receipts showing such payment within such time period as Lender may require. My obligation to make such payments and to provide receipts will be considered to be a promise and agreement contained in this Security Instrument, as the phrase "promises and agreements" is used in Section 9 of this Security Instrument. If I am obligated to pay Escrow Items directly, pursuant to a waiver, and I fall to pay the amount due for an Escrow Item, Lender may pay that amount and I will then be obligated under Section 9 of this Security Instrument to repay to Lender. Lender may revoke the waiver as to any or all Escrow Items at any time by a notice given in accordance with Section 15 of this Security Instrument and, upon the revocation, I will pay to Lender all Escrow Funds, and in amounts, that are then required under this Section 3.

I promise to promptly send to Lender any notices that I receive of Escrow Item amounts to be paid. Lender will estimate from time to time the amount of Escrow Funds I will have to pay by using existing assessments and bills and reasonable estimates of the amount I will have to pay for Escrow Items in the future, unless Applicable Law requires Lender to use another method for determining the amount I am to pay.

Lender may, at any time, collect and hold Escrow Funds in an amount sufficient to permit Lender to apply the Escrow Funds at the time specified under RESPA. Applicable Law puts limits on the total amount of Escrow Funds Lender can at any time collect and hold. This total amount cannot be more than the maximum amount a lender could require under RESPA. If there is another Applicable Law that imposes a lower limit on the total amount of Escrow Funds Lender can collect and hold, Lender will be limited to the lower amount.

(b) Lender's Obligations.

Lender will keep the Escrow Funds in a savings or banking institution which has its deposits insured by a federal agency, instrumentality, or entity, or in any Federal Home Loan Bank. If Lender is such a savings or banking institution, Lender may bold the Escrow Funds. Lender will use the Escrow Funds to pay the Escrow Items no later than the time allowed under RESPA or other Applicable Law. Lender will give to me, without charge, an annual accounting of the Escrow Funds. That accounting will show all additions to and deductions from the Escrow Funds and the reason for each deduction.

Lender may not charge me for holding or keeping the Escrow Funds, for using the Escrow Funds to pay Escrow Items, for making a yearly analysis of my payment of Escrow Funds or for receiving, or for verifying and totaling assessments and bills. However, Lender may charge me for these services if Lender pays me interest on the Escrow Funds and if Applicable Law permits Lender to make such a charge. Lender will not be required to pay me any interest or earnings on the Escrow Funds unless either (1) Lender and I agree in writing that Lender will pay interest on the Escrow Funds, or (2) Applicable Law requires Lender to pay interest on the Escrow Funds.

(c) Adjustments to the Escrow Funds.

Under Applicable Law, there is a limit on the amount of Escrow Funds Lender may hold. If the amount of Escrow Funds held by Lender exceeds this limit, then there will be an excess amount and RESPA requires Lender to account to me in a special manner for the excess amount of Escrow Funds.

If, at any time. Lender has not received enough Escrow Funds to make the payments of Escrow Items when the payments are due. Lender may tell me in writing that an additional amount is necessary. I will pay to Lender whatever additional amount is necessary to pay the Escrow Items when the payments are due, but the number of payments will not be more than 12.

When I have paid all of the Sums Secured, Lender will promptly refund to me any Escrow Funds that are then being held by Lender.

4. Borrower's Obligation to Pay Charges, Assessments And Claims. I will pay all taxes, assessments, water charges, sewer rents and other similar charges, and any other charges and fines that may be imposed on the Property and that may be superior to this Security Instrument. I will also make ground rents or payments due under my lease if I am a tenant on the Property and Community Association Dues. Fees, and Assessments (if any) due on the Property. If these items are Escrow Items, I will do this by making the payments as described in Section 3 of this Security Instrument. In this Security Instrument, the word "Person" means any individual, organization, governmental authority or other party.

I will promptly pay or satisfy all Liens against the Property that may be superior to this Security Instrument. However, this Security Instrument does not require me to satisfy a superior Lien if: (a) I agree; in writing, to pay the obligation which gave rise to the superior Lien and Lender approves the way in which I agree to pay that obligation, but only so long as I am performing such agreement; (b) in good faith, I argue or defend against the superior Lien in a lawsuit so that in Lender's opinion, during the lawsuit, the superior Lien may not be enforced, but only until the lawsuit ends; or (c) I secure from the holder of that other Lien an agreement, approved in writing by Lender, that the Lien of this Security Instrument is superior to the Lien held by that Person. If Lender determines that any part of the Property is subject to a superior Lien, Lender may give Borrower a notice identifying the superior Lien. Within 10 days of the date on which the notice is given, Borrower shall pay or satisfy the superior Lien or take one or more of the actions mentioned in this Section 4.

Lender also may require me to pay a one-time charge for an independent real estate tax reporting service used by Lender in connection with the Loan, unless Applicable Law does not permit Lender to make such a charge,

5. Borrower's Obligation to Maintain Hazard Insurance or Property Insurance. I will obtain hazard or property insurance to cover all buildings and other Improvements that now are, or in the future will be, located on the Property. The insurance will cover loss or damage caused by fire, hazards normally covered by "Extended Coverage" hazard insurance policies, and any other hazards for which Lender requires coverage, including, but not limited to carthquakes and floods. The insurance will be in the amounts (including, but not limited to, deductible levels) and for the periods of time required by Lender. What Lender requires under the last sentence can change during the term of the Loan. I may choose the insurance company, but my choice is subject to Lender's right to disapprove. Lender may not disapprove my choice unless the disapproval is reasonable. Lender may require me to pay either (a) a one-time charge for flood zone determination, certification and tracking services, or (b) a one-time charge for flood zone determination and certification services and subsequent charges each time remappings or similar changes occur which reasonably might affect the flood zone determination or certification. If I disagree with the flood zone determination, I may request the Federal Emergency Management Agency to review the flood zone determination and I promise to pay any fees charged by the Federal Emergency Management Agency for its review.

If I fail to maintain any of the insurance coverages described above, Lender may obtain insurance coverage, at Lender's option and my expense. Lender is under no obligation to purchase any particular type or amount of coverage. Therefore, such coverage will cover Lender, but might or might not protect me, my equity in the Property.

or the contents of the Property, against any risk, hazard or liability and might provide greater or lesser coverage than was previously in effect. I acknowledge that the cost of the insurance coverage so obtained might significantly exceed the cost of insurance that I could have obtained. Any amounts disbursed by Lender under this Section 5 will become my additional debt secured by this Security Instrument. These amounts will bear interest at the interest rate set forth in the Note from the date of disbursement and will be payable with such interest, upon notice from Lender to me requesting payment.

All of the insurance policies and renewals of those policies will include what is known as a "Standard Mortgage Clause" to protect Lender and will name Lender as mortgagee and/or as an additional loss payee. The form of all policies and renewals will be acceptable to Lender. Lender will have the right to hold the policies and renewal certificates. If Lender requires, I will promptly give 1.ender all receipts of paid premiums and renewal notices that I receive.

If I obtain any form of insurance coverage, not otherwise required by Lender, for damage to, or destruction of, the Property, such policy will include a Standard Mortgage Clause and will name Lender as mortgagee and/or as an additional loss payee.

If there is a loss or damage to the Property, I will promptly notify the insurance company and Lender. If I do not promptly prove to the insurance company that the loss or damage occurred, then Lender may do so.

The amount paid by the insurance company for loss or damage to the Property is called "Insurance Proceeds." Unless Lender and I otherwise agree in writing, any Insurance Proceeds, whether or not the underlying insurance was required by Lender, will be used to repair or to restore the damaged Property unless: (a) it is not economically feasible to make the repairs or restoration; (b) the use of the Insurance Proceeds for that purpose would lessen the protection given to Lender by this Security Instrument; or (c) Lender and I have agreed in writing not to use the Insurance Proceeds for that purpose. During the period that any repairs or restorations are being made, Lender may hold any Insurance Proceeds until it has had an opportunity to inspect the Property to verify that the repair work has been completed to Lender's satisfaction. However, this inspection will be done promptly. Lender may make payments for the repairs and restorations in a single payment or in a series of progress payments as the work is completed. Unless Lender and I agree otherwise in writing or unless Applicable Law requires otherwise, Lender is not required to pay me any interest or earnings on the Insurance Proceeds. I will pay for any public adjusters or other third parties that I hire, and their fees will not be paid out of the Insurance Proceeds. If the repair or restoration is not economically feasible or if it would lessen Lender's protection under this Security Instrument, then the Insurance Proceeds will be used to reduce the amount that I owe to Lender under this Security Instrument. Such Insurance Proceeds will be applied in the order provided for in Section 2. If any of the Insurance Proceeds remain after the amount that I owe to Lender has been paid in full, the remaining Insurance Proceeds will be paid to me.

If I abandon the Property, Lender may file, negotiate and settle any available insurance claim and related matters. If I do not answer, within 30 days, a notice from Lender stating that the insurance company has offered to settle a claim, Lender may negotiate and settle the claim. The 30-day period will begin when the notice is given. In either event, or if Lender acquires the Property under Section 22 of this Security Instrument or otherwise, I give Lender my rights to any Insurance Proceeds in an amount not greater than the amounts unpaid under the Note and this Security Instrument. I also give Lender any other of my rights (other than the right to any refund of unearned premiums that I paid) under all insurance policies covering the Property, if the rights are applicable to the coverage of the Property. Lender may use the Insurance Proceeds either to repair or restore the Property or to pay amounts unpaid under the Note or this Security Instrument, whether or not then due.

6. Borrower's Obligations to Occupy The Property. I will occupy the Property and use the Property as my principal residence within 60 days after I sign this Security Instrument. I will continue to occupy the Property and to use the Property as my principal residence for at least one year. The one-year period will begin when I first occupy the Property. However, I will not have to occupy the Property and use the Property as my principal residence within the time frames set forth above if Lender agrees in writing that I do not have to do so. Lender may not refuse to agree unless the refusal is reasonable. I also will not have to occupy the Property and use the Property as my principal residence within the time frames set forth above if extenuating circumstances exist which are beyond my control.

7. Borrower's Obligations to Maintain And Protect The Property And to Fulfill Any Lease Obligations.

(a) Maintenance and Protection of the Property.

I will not destroy, damage or harm the Property, and I will not allow the Property to deteriorate. Whether or not I am residing in the Property, I will keep the Property in good repair so that it will not deteriorate or decrease in value due to its condition. Unless it is determined under Section 5 of this Security Instrument that repair is not economically feasible. I will promptly repair the Property if damaged to avoid further deterioration or damage. If insurance or Condemnation (as defined in the definition of Miscellaneous Proceeds) proceeds are paid because of loss or damage to, or Condemnation of, the Property. I will repair or restore the Property only if Lender has released those proceeds for such purposes. Lender may pay for the repairs and restoration out of proceeds in a single payment or in a series of progress payments as the work is completed. If the insurance or Condemnation proceeds are not sufficient to repair or restore the Property, I promise to pay for the completion of such repair or restoration.

(b) Lender's Inspection of Property.

Lender, and others authorized by Lender, may enter on and inspect the Property. They will do so in a reasonable manner and at reasonable times. If it has a reasonable purpose, Lender may inspect the inside of the home or other improvements on the Property. Before or at the time an inspection is made, Lender will give me notice stating a reasonable purpose for such interior inspection.

- 8. Borrower's Loan Application. If, during the application process for the Loan, I, or any Person or entity acting at my direction or with my knowledge or consent, made false, misleading, or inaccurate statements to Lender about information important to Lender in determining my eligibility for the Loan (or did not provide Lender with such information). Lender will treat my actions as a default under this Security Instrument. False, misleading, or inaccurate statements about information important to Lender would include a misrepresentation of my intention to occupy the Property as a principal residence. This is just one example of a false, misleading, or inaccurate statement of important information.
- 9. Lender's Right to Protect Its Rights in The Property. If: (a) I do not keep my promises and agreements made in this Security Instrument; (b) someone, including me, begins a legal proceeding that may significantly affect Lender's interest in the Property or rights under this Security Instrument (such as a legal proceeding in bankruptcy, in probate, for Condemnation or Forfeiture (as defined in Section 11), proceedings which could give a Person rights which could equal or exceed Lender's interest in the Property or under this Security Instrument, proceedings for enforcement of a Lien which may become superior to this Security Instrument, or to enforce laws or regulations); or (c) I have abandoned the Property, then Lender may do and pay for whatever is reasonable or appropriate to protect Lender's interest in the Property and Lender's rights under this Security Instrument.

Lender's actions may include, but are not limited to: (a) protecting and/or assessing the value of the Property; (b) securing and/or repairing the Property; (c) paying sums to eliminate any Lien against the Property that may be equal or superior to this Security Instrument; (d) appearing in court; and (e) paying reasonable attorneys' fees to protect its interest in the Property and/or rights under this Security Instrument, including its secured position in a bankruptcy proceeding. Lender can also enter the Property to make repairs, change locks, replace or board up doors and windows, drain water from pipes, eliminate building or other code violations or dangerous conditions, have utilities turned on or off, and take any other action to secure the Property. Although Lender may take action under this Section 9, Lender does not have to do so and is under no duty to do so. I agree that Lender will not be liable for not taking any or all actions under this Section 9.

I will pay to Lender any amounts, with interest, which Lender spends under this Section 9. I will pay those amounts to Lender when Lender sends me a notice requesting that I do so. I will pay interest on those amounts at the interest rate set forth in the Note. Interest on each amount will begin on the date that the amount is spent by Lender. This Security Instrument will protect Lender in case I do not keep this promise to pay those amounts with interest.

If I do not own, but am a tenant on the Property, I will fulfill all my obligations under my lease. I will not give up the rights that I have as a tenant on the Property. I will not cancel or terminate my lease and I will not change or alter that lease unless Lender agrees in writing to the change or amendment. I also agree that, if I acquire the full title (sometimes called "Fee Title") to the Property, my lease interest and the Fee Title will not merge unless Lender agrees to the merger in writing.

10. Mortgage Insurance. If Lender required Mortgage Insurance as a condition of making the Loan, I will pay the premiums for the Mortgage Insurance. If, for any reason, the Mortgage Insurance coverage ceases to be

available from the mortgage insurer that previously provided such insurance and Lender required me to make separate payments toward the premiums for Mortgage Insurance, I will pay the premiums for substantially equivalent Mortgage Insurance coverage from an alternate mortgage insurer. However, the cost of this Mortgage Insurance coverage will be substantially equivalent to the cost to me of the previous Mortgage Insurance coverage, and the alternate mortgage insurer will be selected by Lender.

If substantially equivalent Mortgage Insurance coverage is not available, Lender will establish a non-refundable "Loss Reserve" as a substitute for the Mortgage Insurance coverage. I will continue to pay to Lender each month an amount equal to one-twelfth of the yearly Mortgage Insurance premium (as of the time the coverage lapsed or ceased to be in effect). Lender will retain these payments, and will use these payments to pay for losses that the Mortgage Insurance would have covered. The Loss Reserve is non-refundable even if the Loan is ultimately paid in full and Lender is not required to pay me any interest on the Loss Reserve. Lender can no longer require Loss Reserve payments if: (a) Mortgage Insurance coverage again becomes available through an insurer selected by Lender; (b) such Mortgage Insurance is obtained; (c) Lender requires separately designated payments toward the premiums for Mortgage Insurance; and (d) the Mortgage Insurance coverage is in the amount and for the period of time required by Lender.

If Lender required Mortgage Insurance as a condition of making the Loan and Borrower was required to make separate payments toward the premiums for Mortgage Insurance, I will pay the Mortgage Insurance premiums, or the Loss Reserve payments, until the requirement for Mortgage Insurance ends according to any written agreement between Lender and me providing for such termination or until termination of Mortgage Insurance is required by Applicable Law. Lender may require me to pay the premiums, or the Loss Reserve payments, in the manner described in Section 3 of this Security Instrument. Nothing in this Section 10 will affect my obligation to pay Interest at the rate provided in the Note.

A Mortgage Insurance policy pays Lender (or any entity that purchases the Note) for certain losses it may incur if Borrower does not repay the Loan as agreed. Borrower is not a party to the Mortgage Insurance policy.

Mortgage insurers assess their total risk on all Mortgage insurance from time to time. Mortgage insurers may enter into agreements with other parties to share or change their risk, or to reduce losses. These agreements are based on terms and conditions that are satisfactory to the mortgage insurer and the other party (or parties) to these agreements. These agreements may require the mortgage insurer to make payments using any source of funds that the mortgage insurer may have available (which may include Mortgage Insurance premiums).

As a result of these agreements, Lender, any owner of the Note, another insurer, any reinsurer, or any other entity may receive (directly or indirectly) amounts that come from a portion of Borrower's payments for Mortgage Insurance, in exchange for sharing or changing the mortgage insurer's risk, or reducing losses. If these agreements provide that an affiliate of Lender takes a share of the insurer's risk in exchange for a share of the premiums paid to the insurer, the arrangement is often termed "captive reinsurance."

It also should be understood that: (a) any of these agreements will not affect the amounts that Borrower has agreed to pay for Mortgage Insurance, or any other terms of the Loan. These agreements will not increase the amount Borrower will owe for Mortgage Insurance, and they will not entitle Borrower to any refund; and (b) any of these agreements will not affect the rights Borrower has - if any - regarding the Mortgage Insurance under the Homeowners Protection Act of 1998 or any other law. These rights may include the right (a) to receive certain disclosures, (b) to request and obtain cancellation of the Mortgage Insurance, (c) to have the Mortgage Insurance terminated automatically, and/or (d) to receive a refund of any Mortgage Insurance premiums that were not earned at the time of such cancellation or termination.

11. Agreements About Miscellaneous Proceeds; Forfeiture. All Miscellaneous Proceeds are assigned to and will be paid to Lender.

If the Property is damaged, such Miscellaneous Proceeds will be applied to restoration or repair of the Property, if (a) the restoration or repair is economically feasible, and (b) Lender's security given in this Security Instrument Is not lessened. During such repair and restoration period, Lender will have the right to hold such Miscellaneous Proceeds until Lender has had an opportunity to inspect the Property to verify that the work has been completed to Lender's satisfaction. However, the inspection will be undertaken promptly. Lender may pay for the repairs and restoration in a single disbursement or in a series of progress payments as the work is completed. Unless Lender and I agree otherwise in writing or unless Applicable Law requires interest to be paid on such Miscellaneous Proceeds,

Lender will not be required to pay Borrower any interest or earnings on the Miscellaneous Proceeds. If the restoration or repair is not economically feasible or Lender's security given in this Security Instrument would be lessened, the Miscellaneous Proceeds will be applied to the Sums Secured, whether or not then due. The excess, if any, will be paid to me. Such Miscellaneous Proceeds will be applied in the order provided for in Section 2.

In the event of a total taking, destruction, or loss in value of the Property, the Miscellaneous Proceeds will be applied to the Sums Secured, whether or not then due. The excess, if any, will be paid to me.

In the event of a partial taking, destruction, or loss in value of the Property in which the fair market value of the Property immediately before the partial taking, destruction, or loss in value is equal to or greater than the amount of the Sums Secured immediately before the partial taking, destruction, or loss in value, the Sums Secured will be reduced by the amount of the Miscellaneous Proceeds multiplied by the following fraction: (a) the total amount of the Sums Secured immediately before the partial taking, destruction, or loss in value divided by (b) the fair market value of the Property immediately before the partial taking, destruction, or loss in value. Any balance shall be paid to me.

In the event of a partial taking, destruction, or loss in value of the Property in which the fair market value of the Property immediately before the partial taking, destruction, or loss in value is less than the amount of the Sums Secured immediately before the partial taking, destruction, or loss in value, the Miscellaneous Proceeds will be applied to the Sums Secured whether or not the sums are then due.

If I abandon the Property. or if, after Lender sends me notice that the Opposing Party (as defined in the next sentence) offered to make an award to settle a claim for damages, I fail to respond to Lender within 30 days after the date Lender gives notice. Lender is authorized to collect and apply the Miscellaneous Proceeds either to restoration or repair of the Property or to the Sums Secured, whether or not then due. "Opposing Party" means the third party that owes me Miscellaneous Proceeds or the party against whom I have a right of action in regard to Miscellaneous Proceeds.

I will be in default under this Security Instrument If any civil or criminal action or proceeding that Lender determines could result in a court ruling (a) that would require Porfeiture of the Property, or (b) that could damage Lender's interest in the Property or rights under this Security Instrument. "Forfeiture" is a court action to require the Property, or any part of the Property, to be given up. I may correct the default by obtaining a court ruling that dismisses the court action, if Lender determines that this court ruling prevents Forfeiture of the Property and also prevents any damage to Lender's interest in the Property or rights under this Security Instrument. If I correct the default, I will have the right to have enforcement of this Security Instrument discontinued, as provided in Section 19 of this Security Instrument, even if Lender has required Immediate Payment in Full (as defined in Section 22). The proceeds of any award or claim for damages that are attributable to the damage or reduction of Lender's interest in the Property are assigned, and will be paid, to Lender.

All Miscellaneous Proceeds that are not applied to restoration or repair of the Property will be applied in the order provided for in Section 2.

12. Continuation of Borrower's Obligations And of Lender's Rights.

(a) Borrower's Obligations.

Lender may allow me, or a Person who takes over my rights and obligations, to delay or to change the amount of the Periodic Payments. Even if Lender does this, however, I will still be fully obligated under the Note and under this Security Instrument unless Lender agrees to release me, in writing, from my obligations.

Lender may allow those delays or changes for me or a Person who takes over my rights and obligations, even if Lender is requested not to do so. Even if Lender is requested to do so, Lender will not be required to (1) bring a lawsuit against me or such a Person for not fulfilling obligations under the Note or under this Security Instrument or (2) refuse to extend time for payment or otherwise modify amortization of the Sums Secured.

(b) Lender's Rights

Even if Lender does not exercise or enforce any right of Lender under this Security Instrument or under Applicable Law, Lender will still have all of those rights and may exercise and enforce them in the future. Even if:

(1) Lender obtains insurance, pays taxes, or pays other claims, charges or Liens against the Property; (2) Lender accepts payments from third Persons; or (3) Lender accepts payments in amounts less than the amount then due, Lender will have the right under Section 22 below to demand that I make Immediate Payment in Full of any amounts remaining due and payable to Lender under the Note and under this Security Instrument.

13. Obligations of Borrower And of Persons Taking Over Borrower's Rights or Obligations. If more than one Person signs this Security Instrument as Borrower, each of us is fully obligated to keep all of Borrower's promises and obligations contained in this Security Instrument. Lender may enforce Lender's rights under this Security Instrument against each of us individually or against all of us together. This means that any one of us may be required to pay all of the Sums Secured. However, if one of us does not sign the Note: (a) that Person is signing this Security Instrument only to give that Person's rights in the Property to Lender under the terms of this Security Instrument; (b) that Person is not personally obligated to pay the Sums Secured; and (c) that Person agrees that Lender may agree with the other Borrowers to delay enforcing any of Lender's rights, to modify, or make any accommodations with regard to the terms of this Security Instrument or the Note without that Person's consent.

Subject to the provisions of Section 18 of this Security Instrument, any Person who takes over my rights or obligations under this Security Instrument in writing, and is approved by Lender in writing, will have all of my rights and will be obligated to keep all of my promises and agreements made in this Security Instrument. Borrower will not be released from Borrower's obligations and liabilities under this Security Instrument unless Lender agrees to such release in writing. Any Person who takes over Lender's rights or obligations under this Security Instrument will have all of Lender's rights and will be obligated to keep all of Lender's promises and agreements made in this Security Instrument except as provided under Section 20.

14. Loan Charges. Lender may charge me fees for services performed in connection with my default, for the purpose of protecting Lender's interest in the Property and rights under this Security Instrument, including, but not limited to, attorneys' fees, property inspection and valuation fees. With regard to other fees, the fact that this Security Instrument does not expressly indicate that Lender may charge a certain fee does not mean that Lender cannot charge that fee. Lender may not charge fees that are prohibited by this Security Instrument or by Applicable Law.

If the Loan is subject to Applicable Law which sets maximum loan charges, and that Applicable Law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the Loan exceed permitted limits: (a) any such loan charge will be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from me which exceeded permitted limits will be refunded to me. Lender may choose to make this refund by reducing the principal owed under the Note or by making a direct payment to Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment without any prepayment charge (even if a prepayment charge is provided for under the Note). If I accept such a refund that is paid directly to me, I will waive any right to bring a lawsuit against Lender because of the overcharge.

- 15. Notices Required under this Security Instrument. All notices given by me or Lender in connection with this Security Instrument will be in writing. Any notice to me in connection with this Security Instrument is considered given to me when mailed by first class mail or when actually delivered to my notice address if sent by other means. Notice to any one Borrower will be notice to all Borrowers unless Applicable Law expressly requires otherwise. The notice address is the address of the Property unless I give notice to Lender of a different address. I will promptly notify Lender of my change of address. If Lender specifies a procedure for reporting my change of address, then I will only report a change of address through that specified procedure. There may be only one designated notice address under this Security Instrument at any one time. Any notice to Lender will be given by delivering it or by mailing it by first class mail to Lender's address stated on the first page of this Security Instrument unless Lender has given me notice of another address. Any notice in connection with this Security Instrument is given to Lender when it is actually received by Lender. If any notice required by this Security Instrument is also required under Applicable Law, the Applicable Law requirement will satisfy the corresponding requirement under this Security Instrument.
- 16. Law That Governs this Security Instrument; Word Usage. This Security Instrument is governed by federal law and the law of New York State. All rights and obligations contained in this Security Instrument are subject to any requirements and limitations of Applicable Law. Applicable Law might allow the parties to agree by contract or it might be silent, but such silence does not mean that Lender and I cannot agree by contract. If any term of this Security Instrument or of the Note conflicts with Applicable Law, the conflict will not affect other provisions of this Security Instrument or the Note which can operate, or be given effect, without the conflicting provision. This means that the Security Instrument or the Note will remain as if the conflicting provision did not exist.

As used in this Security Instrument: (a) words of the masculine gender mean and include corresponding words of the feminine and neuter genders; (b) words in the singular mean and include the plural, and words in the plural mean and include the singular; and (c) the word "may" gives sole discretion without any obligation to take any action.

17. Borrower's Copy. I will be given one copy of the Note and of this Security Instrument.

18. Agreements about Lender's Rights If the Property Is Sold or Transferred. Lender may require Immediate Payment in Full of all Sums Secured by this Security Instrument if all or any part of the Property, or if any right in the Property, is sold or transferred without Lender's prior written permission. If Borrower is not a natural Person and a beneficial interest in Borrower is sold or transferred without Lender's prior written permission, Lender also may require Immediate Payment in Full. However, this option shall not be exercised by Lender If such exercise is prohibited by Applicable Law.

If Lender requires Immediate Payment in Full under this Section 18, Lender will give me a notice which states this requirement. The notice will give me at least 30 days to make the required payment. The 30-day period will begin on the date the notice is given to me in the manner required by Section 15 of this Security Instrument. If 1 do not make the required payment during that period, Lender may act to enforce its rights under this Security Instrument without giving me any further notice or demand for payment.

19. Borrower's Right to Have Lender's Enforcement of this Security Instrument Discontinued. Even if Lender has required Immediate Payment in Full, I may have the right to have enforcement of this Security Instrument stopped. I will have this right at any time before the earliest of: (a) five days before sale of the Property under any power of sale granted by this Security Instrument; (b) another period as Applicable Law might specify for the termination of my right to have enforcement of the Loan stopped; or (c) a judgment has been entered enforcing this Security Instrument. In order to have this right, I will meet the following conditions:

(a) I pay to Lender the full amount that then would be due under this Security Instrument and the Note as if Immediate Payment in Full had never been required;

(b) I correct my failure to keep any of my other promises or agreements made in this Security Instrument;

(c) I pay all of Lender's reasonable expenses in enforcing this Security Instrument including, for example, reasonable attorneys' fees, property inspection and valuation fees, and other fees incurred for the purpose of protecting Lender's interest in the Property and rights under this Security Instrument; and

(d) I do whatever Lender reasonably requires to assure that Lender's interest in the Property and rights under this Security Instrument and my obligations under the Note and under this Security Instrument continue unchanged.

Lender may require that I pay the sums and expenses mentioned in (a) through (d) in one or more of the following forms, as selected by Lender: (a) cash; (b) money order; (c) certified check, bank check, treasurer's check or cashier's check drawn upon an institution whose deposits are insured by a federal agency, instrumentality or entity; or (d) Electronic Funds Transfer.

If I fulfill all of the conditions in this Section 19, then this Security Instrument will remain in full effect as if immediate Payment in Full had never been required. However, I will not have the right to have Lender's enforcement of this Security Instrument discontinued if Lender has required immediate Payment in Full under Section 18 of this Security Instrument.

20. Note Holder's Right to Sell the Note or an Interest in the Note; Borrower's Right to Notice of Change of Loan Servicer; Lender's and Borrower's Right to Notice of Grievance. The Note, or an interest in the Note, together with this Security Instrument, may be sold one or more times. I might not receive any prior notice of these sales.

The entity that collects the Periodic Payments and performs other mortgage loan servicing obligations under the Note, this Security Instrument, and Applicable Law is called the "Loan Servicer." There may be a change of the Loan Servicer as a result of the sale of the Note. There also may be one or more changes of the Loan Servicer unrelated to a sale of the Note. Applicable Law requires that I be given written notice of any change of the Loan Servicer. The notice will state the name and address of the new Loan Servicer, and also tell me the address to which I should make my payments. The notice also will contain any other information required by RESPA or Applicable Law. If the Note is sold and thereafter the Loan is serviced by a Loan Servicer other than the purchaser of the Note, the mortgage loan servicing obligations to me will remain with the Loan Servicer or be transferred to a successor Loan Servicer and are not assumed by the Note purchaser unless otherwise provided by the Note purchaser.

Neither I nor Lender may commence, join or be joined to any court action (as either an individual party or the member of a class) that arises from the other party's actions pursuant to this Security Instrument or that alleges that the other has not fulfilled any of its obligations under this Security Instrument, unless the other is notified (in the

manner required under Section 15 of this Security Instrument) of the unfulfilled obligation and given a reasonable time period to take corrective action. If Applicable Law provides a time period which will elapse before certain action can be taken, that time period will be deemed to be reasonable for purposes of this paragraph. The notice of acceleration and opportunity to cure given to me under Section 22 and the notice of the demand for payment in full given to me under Section 22 will be deemed to satisfy the notice and opportunity to take corrective action provisions of this Section 20. All rights under this paragraph are subject to Applicable Law.

21. Continuation of Borrower's Obligations to Maintain and Protect the Property. The federal laws and the laws of New York State that relate to health, safety or environmental protection are called "Environmental Law." Environmental Law classifies certain substances as toxic or hazardous. There are other substances that are considered hazardous for purposes of this Section 21. These substances are gasoline, kerosene, other flammable or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde, and radioactive materials. The substances defined as toxic or hazardous by Environmental Law and the substances considered hazardous for purposes of this Section 21 are called "Hazardous Substances." "Environmental Cleanup" includes any response action, remedial action, or removal action, as defined in Environmental Law. An "Environmental Condition" means a condition that can cause, contribute to, or otherwise trigger an Environmental Cleanup.

I will not do anything affecting the Property that violates Environmental Law, and I will not allow anyone else to do so. I will not cause or permit Hazardous Substances to be present on the Property. I will not use or store Hazardous Substances on the Property. I also will not dispose of Hazardous Substances on the Property, or release any Hazardous Substance on the Property, and I will not allow anyone else to do so. I also will not do, nor allow anyone else to do anything affecting the Property that: (a) is in violation of any Environmental Law; (b) creates an Environmental Condition; or (c) which, due to the presence, use, or release of a Hazardous Substance, creates a condition that adversely affects the value of the Property. The promises in this paragraph do not apply to the presence, use, or storage on the Property of small quantities of Hazardous Substances that are generally recognized as appropriate for normal residential use and maintenance of the Property (including, but not limited to, Hazardous Substances in consumer products). I may use or store these small quantities on the Property. In addition, unless Environmental Law requires removal or other action, the buildings, the improvements and the fixtures on the Property are permitted to contain asbestos and asbestos-containing materials if the asbestos and asbestos-containing materials are undisturbed and "non-friable" (that is, not easily crumbled by hand pressure).

I will promptly give Lender written notice of: (a) any investigation, claim, demand, lawsuit or other action by any governmental or regulatory agency or private party involving the Property and any Hazardous Substance or Environmental Law of which I have actual knowledge; (b) any Environmental Condition, including but not limited to, any spilling, leaking, discharge, release or threat of release of any Hazardous Substance; and (c) any condition caused by the presence, use or release of a Hazardous Substance which adversely affects the value of the Property. If I learn, or any governmental or regulatory authority, or any private party, notifies me that any removal or other remediation of any Hazardous Substance affecting the Property is necessary, I will promptly take all necessary remedial actions in accordance with Environmental Law.

Nothing in this Security Instrument creates an obligation on Lender for an Environmental Cleanup.

NON-UNIFORM COVENANTS

I also promise and agree with Lender as follows:

22. Lender's Rights If Borrower Falls to Keep Promises and Agreements. Except as provided in Section 18 of this Security Instrument, if all of the conditions stated in subsections (a), (b) and (c) of this Section 22 are met, Lender may require that I pay immediately the entire amount then remaining unpaid under the Note and under this Security Instrument. Lender may do this without making any further demand for payment. This requirement is called "Immediate Payment in Full."

If Lender requires Immediate Payment in Full, Lender may bring a lawsuit to take away all of my remaining rights in the Property and have the Property sold. At this sale Lender or another Person may acquire the Property. This is known as "Foreclosure and Sale." In any lawsuit for Foreclosure and Sale, Lender will have the right to collect all costs and disbursements and additional allowances allowed by Applicable Law and

will have the right to add all reasonable attorneys' fees to the amount I owe Lender, which fees shall become part of the Sums Secured.

Lender may require Immediate Payment in Full under this Section 22 only if all of the following conditions are met:

- (a) I fail to keep any promise or agreement made in this Security Instrument or the Note, including, but not limited to, the promises to pay the Sums Secured when due, or if another default occurs under this Security Instrument;
- (b) Lender sends to me, in the manner described in Section 15 of this Security Instrument, a notice that states:
 - (1) The promise or agreement that I failed to keep or the default that has occurred:
 - (2) The action that I must take to correct that default;
 - (3) A date by which I must correct the default. That date will be at least 30 days from the date on which the notice is given;
 - (4) That if I do not correct the default by the date stated in the notice, Lender may require Immediate Payment in Full, and Lender or another Person may acquire the Property by means of Foreclosure and Sale;
 - (5) That if I meet the conditions stated in Section 19 of this Security Instrument, I will have the right to have Lender's enforcement of this Security Instrument stopped and to have the Note and this Security Instrument remain fully effective as if Immediate Payment in Full had never been required; and
 - (6) That I have the right in any lawsuit for Foreclosure and Sale to argue that I did keep my promises and agreements under the Note and under this Security Instrument, and to present any other defenses that I may have; and
- (c) I do not correct the default stated in the notice from Lender by the date stated in that notice.
- 23. Lender's Obligation to Discharge this Security Instrument. When Lender has been paid all amounts due under the Note and under this Security Instrument, Lender will discharge this Security Instrument by delivering a certificate stating that this Security Instrument has been satisfied. I will pay all costs of recording the discharge in the proper official records. I agree to pay a fee for the discharge of this Security Instrument, if Lender so requires. Lender may require that I pay such a fee, but only if the fee is paid to a third party for services rendered and the charging of the fee is permitted by Applicable Law.
- 24. Agreements about New York Lien Law. I will receive all amounts lent to me by Lender subject to the trust fund provisions of Section 13 of the New York Lien Law. This means that I will: (a) hold all amounts which I receive and which I have a right to receive from Lender under the Note as a trust fund; and (b) use those amounts to pay for "Cost of Improvement" (as defined in Section 13 of the New York Lien Law) before I use them for any other purpose. The fact that I am holding those amounts as a trust fund means that for any building or other improvement located on the Property I have a special responsibility under the law to use the amount in the manner described in this Section 24.

25. X	Borrower's Statement Regarding the Property [check box as applicable]. This Security Instrument covers real property improved, or to be improved, by a one or two family dwelling only.
Ö	This Security Instrument covers real property principally improved, or to be improved, by one or more structures containing, in the aggregate, not more than six residential dwelling units with each dwelling unit having its own separate cooking facilities.
	This Security Instrument does not cover real property improved as described above.

BY SIGNING BELOW, I accept and agree to the promises and agreements contained in pages 1 through 15 of this Security Instrument and in any Rider signed by me and recorded with it.

NYCZONO MOZIKOWSKI -Borrower	CZESLAW CHELSTOWSKI -Borrower
Anna CHELSTOWSKA Borrower	(Seal) -Burrower
-Borrower	(Seal) -Borrower
•	
Witness:	Witness:

State of New York)	
County of SUFFOLK) ss.)	• •
On the 1944 day of the undersigned, personally appeared ANNA CHELSTOWSKA	October RYSZARD KOZIKOWSKI,	, in the year 2006 , before me. CZESLAW CHELSTOWSKI,

personally known to me or proved to me on the basis of satisfactory evidence to be the individual(s) whose name(s) is (are) subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their capacity(ics), and that by his/her/their signature(s) on the instrument, the individual(s), or the person upon behalf of which the individual(s) acted, executed the instrument.

CHERYL A. LICARY
NOTARY PUBLIC State of New York
No. 01LIS088162
Qualified in Suffok County
Commission Expires 11-17-2009

Notary Public State of New York

Print or Type Name

(Seal, if any)

My commission expires:

Tax Map Information No.: .

ALL that certain plot, piece or parcel of land situate lying and being in the Town of Babylon, County of Suffolk and State of New York known and designated as Lot Numbers 31, 32, 33 and 34 inclusive in Block 59 on a certain map entitled, "Map of Amity Harbor" and filed in the Office of the Clerk of the County of Suffolk on April 29, 1926 as map number 1007, said lots when taken together being more particularly bounded and described as follows:

BEGINNING at a point on the Westerly side of Wilson Avenue distant 160.00 feet northerly as measured along the Westerly side of Wilson Avenue from the corner formed by the intersection of the Westerly side of Wilson Avenue and the Northerly side of Kerrigan Road;

RUNNING THENCE North 79 degrees 15 minutes West, 100.00 feet;

THENCE North 10 degrees 45 minutes East, 80.00 feet to a point;

THENCE South 79 degrees 15 minutes East, 100.00 feet to the Westerly side of Wilson Avenue;

THENCE South 10 degrees 45 minutes West along the Westerly side of Wilson Avneue, 80.00 feet to the point or place of BEGINNING.

EXHIBIT 4



SUFFOLK COUNTY CLERK RECORDS OFFICE RECORDING PAGE

Type of Instrument: ASSIGNMENT OF MORTGAGE

Recorded: 10/01/2009

Number of Pages: 2

At:

02:02:07 PM

Receipt Number: 09-0113429

LIBER:

M00021866

PAGE:

335

\$80.50

District:

Section:

Block:

Lot:

0100

182.00

02.00

019.002

EXAMINED AND CHARGED AS FOLLOWS

Received the Following Fees For Above Instrument

		Exemp	ot		Exempt
Page/Filing	\$10.00	NO	Handling	\$20.00	NO
COE	\$5.00	NO	NYS SRCHG	\$15.00	NO
Notation	\$0.50	NO	Cert.Copies	\$0.00	NO
RPT	\$30.00	NO	-	• • • • • • • • • • • • • • • • • • • •	

Fees Paid THIS PAGE IS A PART OF THE INSTRUMENT

THIS IS NOT A BILL

Judith A. Pascale County Clerk, Suffolk County

Number of pages RECORDED 2009 Oct 01 02:02:07 PM Judith A. Pascale This document will be public CLERK OF record. Please remove all SUFFOLK COUNTY Social Security Numbers L M00021866 P 335 prior to recording. Deed / Mortgage Instrument Deed / Mortgage Tax Stamp Recording / Filing Stamps 3 FEES Page / Filing Fee Mortgage Amt. Handling 1. Basic Tax 2. Additional Tax TP-584 Sub Total Notation Spec./Assit. EA-52 17 (County) ٥r **Sub Total** Spec. /Add. EA-5217 (State) TOT, MTG, TAX R.P.T.S.A. Dual Town **Dual County** Held for Appointment Comm. of Ed. Transfer Tax Affidavit Mansion Tax **Certified Copy** The property covered by this mortgage is or will be improved by a one or two NYS Surcharge 15. 00 family dwelling only. Sub Total Other or NO **Grand Total** If NO, see appropriate tax clause on _ of this instrument. Dist. OTOC 0100 18200 0200 019002 5 Community Preservation Fund Real Property Consideration Amount \$ Tax Service VIT A Agency 30-SEP-09 CPF Tax Due Verification Satisfactions/Discharges/Releases List Property Owners Mailing Address Improved_ RECORD & RETURN TO: Vacant Land ___ Pillar Processing, LLC 220 Northpointe Pkwy., Suite B Amherst, NY 14228 Mail to: Judith A. Pascale, Suffolk County Clerk Title Company Information 310 Center Drive, Riverhead, NY 11901 Co. Nam www.suffolkcountyny.gov/clerk Title # Suffolk County Recording & Endorsement Page This page forms part of the attached HSSIC SPECIFY TYPE OF INSTRUMENT) The premises herein is situated in

SUFFOLK COUNTY, NEW YORK

In the TOWN of In the VILLAGE or HAMLET of _

BOXES 6 THRU 8 MUST BE TYPED OR PRINTED IN BLACK INK ONLY PRIOR TO RECORDING OR FILING.

IMPORTANT NOTICE

If the document you've just recorded is your <u>SATISFACTION OF MORTGAGE</u>, please be aware of the following:

If a portion of your monthly mortgage payment included your property taxes, *you will now need to contact your local Town Tax Receiver so that you may be billed directly for all future property tax statements.

Local property taxes are payable twice a year: on or before January 10% and on or before May 31%.

Please contact your local Town Tax Receiver with any questions regarding property tax

Babylon Town Receiver of Taxes 200 East Sunrise Highway North Lindenhurst, N.Y. 11757 (631) 957-3004

Brookhaven Town Receiver of Taxes One Independence Hill Farmingville, N.Y. 11738 (631) 451-9009

East Hampton Town Receiver of Taxes 300 Pantigo Place East Hampton, N.Y. 11937 (631) 324-2770

Huntington Town Receiver of Taxes 100 Main Street Huntington, N.Y. 11743 (631) 351-3217

Islip Town Receiver of Taxes 40 Nassau Avenue Islip, N.Y. 11751 (631) 224-5580 Riverhead Town Receiver of Taxes 200 Howell Avenue Riverhead, N.Y. 11901 (631) 727-3200

Shelter Island Town Receiver of Taxes Shelter Island Town Hall Shelter Island, N.Y. 11964 (631) 749-3338

Smithtown Town Receiver of Taxes 99 West Main Street Smithtown, N.Y. 11787 (631) 360-7610

Southampton Town Receiver of Taxes 116 Hampton Road Southampton, N.Y. 11968 (631) 283-6514

Southold Town Receiver of Taxes 53095 Main Street Southold, N.Y. 11971 (631) 765-1803

Sincerely,

Judith A. Pascale Suffolk County Clerk

Indite a. Parala

dw 2/99

ASSIGNMENT OF MORTGAGE

County of SUFFOLK, State of New York

Assignor: Mortgage Electronic Registration Systems, Inc., as nominee for Approved Funding Corp., its successors and assigns, 3300 SW 34th Avenue Suite 101, Ocala, FL 34474

Assignee: BAC Home Loans Servicing, LP FKA Countrywide Home Loans Servicing LP, 475 Crosspointe Parkway, Getzville, NY 14068

Original Lender: Mortgage Electronic Registration Systems, Inc., as nominee for Approved Funding Corp., its successors and assigns

Mortgage made by RYSZARD KOZIKOWSKI, CZESLAW CHELSTOWSKI, ANNA CHELSTOWSKA, dated the 19th day of October, 2006 in the amount of Two hundred and ninety thousand eight hundred dollars (\$290,800.00) and interest, recorded on the 3rd day of November, 2006 in the Office of the Clerk of the County of SUFFOLK at Liber 21412 of Mortgages at Page 771.

This said mortgage has not been otherwise assigned.

Property Address: 99 WILSON AVENUE, AMITYVILLE, NY 11701 SBL # 0100-182.00-02.00-019.002

Know that All Men By These Present in consideration of the sum of One and No/100th Dollars and other good valuable consideration, paid to the above Named assignor, the receipt and sufficiency of which is hereby acknowledged the Said Assignor hereby assigns unto the above named Assignce the said Mortgage, and the full benefit of all the powers and of all the covenants and Provisions therein contained, and the said Assignor hereby grants and conveys unto the said Assignee, the Assignor's beneficial interest under the Mortgage.

TO HAVE AND TO HOLD the said Mortgage, and also the said property unto the said Assignee forever, subject to the terms contained in said Mortgage.

THIS Assignment is not subject to the requirement of Section 275 of the Real Property Law because it is within the secondary mortgage market.

IN IVITNESS WHEREOF, the Assignor has caused these presents to be signed by its duly authorized officer this 27th day of August, 2009,

IN PRESENCE OF

Mortgage Electronic Registration Systems, Inc., as nominee for Approved Funding Corp., its successors and assigns

Elpiniki M. Bechakas

Assistant Secretary and Vice President

State of New York

County of Erie ss:

On the 27th day of August, in the year 2009 before me, the undersigned, a notary public in and for said state, personally appeared Elpiniki M. Bechakas, personally known to me or proved to me on the basis of satisfactory evidence to be the individual(s) whose name(s) is (are) subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their capacity(ies), and that by his/her/their signature(s) on the instrument, the individual(s) or the person upon behalf of which the individual(s) acted, executed the instrument and that such individual made such appearance before the undersigned in the . (Insert city or political subdivision and state or other place acknowledement-taken

if acknowledgment is taken outside of New York State)

Маута Мадала Notary Public State of New York Qualified in Eric County

Lic. #01MA6209520 My Commission Expires July 27.

Pillar Processing, LLC 220 Northpointe Pkwy., Suite B Amherst, NY 14228



SUFFOLK COUNTY CLERK RECORDS OFFICE RECORDING PAGE

Type of Instrument: ASSIGNMENT OF MORTGAGE

Number of Pages: 4

Receipt Number : 13-0125290

Recorded:

10/01/2013

At:

04:38:12 PM

LIBER:

M00022402

PAGE:

648

District:

0100

Section: 182.00

Block: 02.00

Lot:

\$121.50

019.002

EXAMINED AND CHARGED AS FOLLOWS

Received the Following Fees For Above Instrument

		Exemp	ot		Exempt
Page/Filing	\$20.00	NO	Handling	\$20.00	NO
COE	\$5.00	NO	NYS SRCHG	\$15.00	
Notation	\$1.50	NO	Cert.Copies		NO
RPT	\$60.00	NO	oci c. copies	\$0.00	NO

Fees Paid

THIS PAGE IS A PART OF THE INSTRUMENT THIS IS NOT A BILL

> JUDITH A. PASCALE County Clerk, Suffolk County

Control for the Control of the Contr	and the second s	Advisor of the second s
.*	12	
Number of pages This document will be public record. Please remove all Social Security Numbers prior to recording.		RECORDED 2013 Oct 01 04:38:12 PM JUDITH A. PASCALE CLERK OF SUFFOLK COUNTY L M00022402 P 648
Deed / Mortgage Instrument	Deed / Mortgage Tax Stamp	Recording / Filing Stamps
3	FEES	3 - 3 - 3 - 3 - 3 - 3 - 3 - 3 - 3 - 3 -
Other	Sub Total 4/1.5° Sub Total 80 Grand Total 12/1.5°	Mortgage Amt. 1. Basic Tax 2. Additional Tax Sub Total Spec /Assit. or Spec. /Add. TOT. MTG. TAX Dual Town Dual County Held for Appointment Transfer Tax Mansion Tax The property covered by this mortgage is or will be improved by a one or two family dwelling only. YES or NO If NO, see appropriate tax clause on
4 Dist. Section Blo	ock Lot	page # of this instrument.
Tax Ser Agen Venifics R DTY A 30-SEP-13 WEBTITLE A 500-A Canal Vie Rochester, NY	Address AGENCY W Boulevard Y 14623	Consideration Amount \$ CPF Tax Due \$ Improved Vacant Land TD TD TD TD TD
Mail to: Judith A. Pascale, Suffo 310 Center Drive, Riverl www.suffolkcountyny.go	head, NY 11901	tle Company Information
Suffolk County	Recording & F.	ndorsement Page
This page forms part of the attached BANK & AMERICA U.A. TO Nakonskar Mockgage LLL	SPECIFY TYPE OF The premises herein SUFFOLK COUNT In the TOWN of In the VILLAGE	F INSTRUMENT) made by: n is situated in IY, NEW YORK.
BOXES 6 THRU 8 MUST BE TYPED O	OR PRINTED IN BLACK INK ONLY	PPIOP TO PECOPPAGE

Recording requested by: BANK OF AMERICA, N.A. SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP

When recorded mail to: BANK OF AMERICA, N.A. DOCUMENT BROCESSING MAIL CODE

4500 AMON CARTER BLVD FORT WORTH, TX 76155 Attn: ASSIGNMENT UNIT

Dis! 1100 Sec 182 Block 2 Lot 119,002

CORPORATION ASSIGNMENT OF MORTGAGE

For value received, the undersigned, BANK OF AMERICA, N.A. SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP, 1800 TAPO CANYON RD, SIMI VALLEY, CA 93063, hereby grants, assigns and transfers to:

NATIONSTAR MORTGAGE LLC
350 HIGHLAND DR., LEWISVILLE, TX 75067-4177

All its interest under that certain Mortgage dated 10/19/06, executed by: RYSZARD KOZIKOWSKI and CZESLAW CHELSTOWSKI, ANNA CHELSTOWSKA, Mortgagor as per MORTGAGE recorded as Instrument No. CX074701 on 11/03/06 in Book M00021412 Page 771 of official records in the County Recorder's Office of SUFFOLK County, NEW YORK.

Tax Parcel = 0100182000200019002, BABYLON TOWN TAX COLLECTOR Original Mortgage \$290,800.00
99 WILSON AVENUE, AMITYVILLE, NY 11701

Together with the Note or Notes therein described or referred to, the money due and to become due thereon with interest, and all rights accrued or to accrue under said Mortgage. Organol London Afford Funder Funders

This assignment is not subject to the requirements of Section 275 of the Real Property Law because it is an assignment within the secondary mortgage

Dated: 11/13/2012

BANK OF AMERICA, N.A. SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP

By VALERIE WHITE, ASSISTANT VICE PRESIDENT

State of California County of Ventura

On 11/13/2012 before me, BONNIE MICHAUD, Notary Public, personally appeared VALERIE WHITE, who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

Witness my hand and official seal.

Signature:

BONNIE MICHAUD

Prepared by: JASON FRANKLIN 1800 TAPO CANYON ROAD SIMI VALLEY, CA 93063 Phone#: (213) 345-0981

BONNIE MICHAUD Commission # 1854792 Notary Public - California Los Angeles County My Comm. Expires Jun 19, 2013

Schedule I

Which Mortgage Electronic Registration Systems, Inc., as nominee for Approved Funding Corporation, assigned all of its right, title and interest in the mortgage to BAC Home Loans Servicing, LP fka Countrywide Home Loans Servicing, LP by way of an assignment dated 08/27/2009, recorded in the Office of the Clerk of the Country of Suffolk on 10/01/2009, in Book M00021866 at page 335.

Which Mortgage Electronic Registration Systems, Inc., (MERS, Inc.) as nominee for Approved Funding Corporation assigned all of its right, title and interest in the mortgage to Bank of America, N. A. as successor by merger to BAC Home Loans Servicing, LP fka Countrywide Home Loans Servicing, LP by way of an assignment dated 01/12/2012, recorded in the Office of the Clerk of the County of Suffolk on 06/12/2012, in Book M00022213 at Page 995.



SCHEDULE A **DESCRIPTION OF MORTGAGED PREMISES**

Title No.:

All that certain plot, piece or parcel of land, with the buildings and improvements thereon erected, situate, lying and being in the Town of Babylon, County of Suffolk, State of New York, known and designated as Lot Nos.. 31, 32, 33, and 34 inclusive in Block 59 on a certain Map entitled, "Map of Amity Harbor" and filed on the office of the Clerk of the County of Suffolk on April 29, 1926 as Map No. 1007, said Lots when Taken together being more particularly bounded and described as follows:

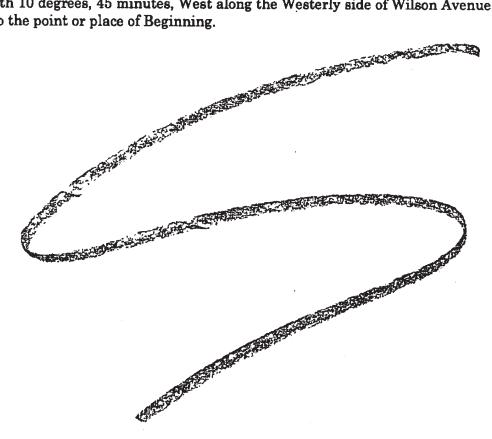
Beginning at a point on the Westerly side of Wilson Avenue distant 160.00 feet Northerly as measured along the Westerly side of Wilson Avenue from the corner formed by the intersection of the Westerly side of Wilson Avenue and the Northerly side of Kerrigan Road;

Running thence North 79 degrees, 15 minutes, West 100.00 feet;

Thence North 10 degrees, 45 minutes East 80.00 feet to a point;

Thence South 79 degrees, 15 minutes East, 100.00 feet to the Westerly side of Wilson Avenue;

Thence South 10 degrees, 45 minutes, West along the Westerly side of Wilson Avenue, 80.00 feet to the point or place of Beginning.





SUFFOLK COUNTY CLERK RECORDS OFFICE RECORDING PAGE

Type of Instrument: ASSIGNMENT OF MORTGAGE

Recorded:

09/30/2016

Number of Pages: 2

At:

11:44:17 AM

Receipt Number : 16-0154059

LIBER:

M00022742

PAGE:

431

\$251.50

District:

0100

Section: 182.00

Block: 02.00

Lot:

019.002

EXAMINED AND CHARGED AS FOLLOWS

Received the Following Fees For Above Instrument

		Exemp	ot .	,	Exempt
Page/Filing	\$10.00	NO	Handling	\$20.00	NO
COE	\$5.00	NO	NYS SRCHG	\$15.00	NO
Notation	\$1.50	NO	Cert.Copies	\$0.00	NO
RPT	\$200.00	NO		70.00	210

Fees Paid
THIS PAGE IS A PART OF THE INSTRUMENT

THIS IS NOT A BILL

JUDITH A. PASCALE
County Clerk, Suffolk County

1	2	
This document will be public record. Please remove all Social Security Numbers prior to recording.		RECORDED 2016 Sep 30 11:44:17 RM JUDITH A. PRSCRLE CLERK OF SUFFOLK COUNTY L M00022742 P 431
Deed / Mortgage Instrument	Deed / Mortgage Tax Stamp	Recording / Filing Stamps
3 //	FEES	
Page / Filing Fee Handling TP-584 Notation EA-52 17 (County) EA-5217 (State) R.P.T.S.A. Comm. of Ed. 5. 00 Affidavit Certifled Copy NYS Surcharge Other	Sub Total Sub Total Grand Total	Mortgage Amt. 1. Basic Tax 2. Additional Tax Sub Total Spec./Assit. or Spec. /Add. TOT. MTG. TAX Dual Town Dual County Held for Appointment Transfer Tax Mansion Tax The property covered by this mortgage is or will be improved by a one or two family dwelling only. YES or NO If NO, see appropriate tax clause on page # of this instrument.
4 Dist. 3211644 03	100 18200 0200 019002 5	Community Preservation Fund
Real Property PTS		sideration Amount \$ 290,800.00
Tax Service Agency Verification R DHO A 16-AUG-16	. [Tax Due \$
6 Satisfactions/Discharges/Releases List I RECORD & RETU T.D. Service Company LR Department (Cus# 671) 4000 W Metropolitan Dr Ste Orange, CA 92868	IRN TO:	improved Vacant Land TD TD TD
Mail to: Judith A. Pascale, Suffolk Co 310 Center Drive, Rive www.suffolkcountyny.gov,	erhead, NY 11901	ompany Information
8 Suffolk County F	Recording & Engorse	ment Page
This page forms part of the attac by: NATIONSTAR MORTGAGE LLC		of Mortgage made IMENT) situated in
TO U.S. BANK, N.A., AS TRUSTEE	in the TOWN ofAMI' In the VILLAGE or HAMLET of	
BOXES 6 THRU 8 MUST BE TYPED OR PRIN	ITED IN BLACK INK ONLY PRIOR TO RECORDI	NG OR FILING.

IMPORTANT NOTICE

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Babylon Town Receiver of Taxes 200 East Sunrise Highway North Lindenhurst, N.Y. 11757 (631) 957-3004

Brookhaven Town Receiver of Taxes One Independence Hill Farmingville, N.Y. 11738 (631) 451-9009

East Hampton Town Receiver of Taxes 300 Pantigo Place East Hampton, N.Y. 11937 (631) 324-2770

Huntington Town Receiver of Taxes 100 Main Street Huntington, N.Y. 11743 (631) 351-3217

Islip Town Receiver of Taxes 40 Nassau Avenue Islip, N.Y. 11751 (631) 224-5580 Riverhead Town Receiver of Taxes 200 Howell Avenue Riverhead, N.Y. 11901 (631) 727-3200

Shelter Island Town Receiver of Taxes Shelter Island Town Hall Shelter Island, N.Y. 11964 (631) 749-3338

Smithtown Town Receiver of Taxes 99 West Main Street Smithtown, N.Y. 11787 (631) 360-7610

Southampton Town Receiver of Taxes 116 Hampton Road Southampton, N.Y. 11968 (631) 283-6514

Southold Town Receiver of Taxes 53095 Main Street Southold, N.Y. 11971 (631) 765-1803

Sincerely,

Judith A. Pascale Suffolk County Cierk

dw 2/99 Recording Requested By: RUSHMORE LOAN MANAGEMENT SERVICES

When Recorded Return to:

Attn: LR Department (Cust: 671) T.D. Service Company

4000 W. Metropolitan Drive, Suite 400

Orange, CA 92868

CORPORATE ASSIGNMENT OF MORTGAGE

Suffolk, New York SELLER'S SERVICING #

"KOZIKOWSKI"

S

Date of Assignment: July 5th, 2016
Assignor: NATIONSTAR MORTGAGE LLC at 8950 CYPRESS WATERS BLVD, COPPELL, TX 75019
Assignee: U.S. BANK NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS TRUSTEE FOR THE RMAC TRUST, SERIES 2016-CTT at 60 LIVINGSTON AVE EP-MN-WS3D, ST. PAUL, MN 55107 Executed By: RYSZARD KOZIKOWSKI AND CZESLAW CHELSTOWSKI AND ANNA CHELSTOWSKA To: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR APPROVED FUNDING CORP. NY CORPORATION

Date of Mortgage: 10/19/2006 Recorded: 11/03/2006 in Book/Reel/Liber: M00021412 Page/Folio: 771 as Instrument No.: CX074701 In the County of Suffolk, State of New York.

-Assigned Wholly by MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR -Assigned various by MIORT GAGE ELECTRONIU REGISTRATION STSTEMS, INC. AS NOMINEE FOR APPROVED FUNDING CORP. TO BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS, INC. Dated: 08/27/2009 Recorded: 10/01/2009 in Book/Real/Liber: M00021866 Page/Folio: 335
-Assigned Wholly by MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR APPROVED FUNDING CORP., NY CORPORATION TO BANK OF AMERICA N.A. SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING LP Dated: 04/12/2012 Recorded: 08/31/2012 in Book/Reel/Liber: M00022244 Page/Folio: 331

Section-Block-Lot 182.00-02.00-019.002

Property Address: 99 WILSON AVENUE, AMITYVILLE, NY 11701

This Assignment is not subject to the requirements of Section 275 of the Real Property Law because it is an assignment within the secondary mortgage market.

KNOW ALL MEN BY THESE PRESENTS, that for good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, the said Assignor hereby assigns unto the above-named Assignee, the said Mortgage having an original principal sum of \$290,800.00 with interest, secured thereby, and the full benefit of all the powers and of all the covenants and provisos therein contained, and the said Assignor hereby grants and conveys unto the said Assignee, the Assignor's interest under the Mortgage.

TO HAVE AND TO HOLD the said Mortgage, and the said property unto the said Assignee forever, subject to the terms contained in said Mortgage. IN WITNESS WHEREOF, the assignor has executed these presents the day and year first above written:

NATIONSTAR MORTGAGE LLC

On July 5th. 2016

MOHAMED HAMEED, Assistant Secretary

STATE OF Texas **COUNTY OF Dallas**

On the 5th day of July in the year 2016 before me, the undersigned, personally appeared MOHAMED HAMEED, Assistant Secretary, personally known to me or proved to me on the basis of satisfactory evidence to be the individual(s) whose name(s) is(are) subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their capacity(ies), and that by his/her/their signature(s) on the instrument, the individual(s), or the person upon behalf of which the individual(s) acted, executed the instrument, and that such individuals(s) made such appearance before the undersigned in the County of Dallas, State of Texas.

WITNESS my hand and official seal.

COLLEEN BARNET Notary Expires: 11/30/2019 #130453613

Dallas, Texas

COLLEEN BARNETT Notary Public. State of Texas COMMINS EXDINES VI 1-30-2019 Notary ID 130453613

(This area for notarial seal)

EXHIBIT 5

6/09/16 8:03:28 JOB DT: 6/09/16

Processing Options Selected:

1	-	Loan Number Range
2	2. 000000 - 060916	Date Range
3	3. Y	Output Type
4	ł.	Select State
Ę	5.	Escrow Group Code
6	5.	Message Code
7	7.	Investor
8	3. 0000000	Pool
9	Э. Ү	Select only loans with Transactions
10). Y	Include liquidated loans

6/09/16	8:03:28
JOB DT:	6/09/16

PAGE: 1

LOAN# BORR1 BORR2 PROP:	INV# EAQ POOL# RYSZARD KOZIKOWSKI TYPE: 03- ADDL INFORMATION MSGS: 56 99 WILSON AVENUE MAIL: 99 AMITYVILLE NY 11701 AM:	-00 Cor 65 WILSON	INV LN# TO THE TOTAL TOT	NEX FATUS P TOT 00 P&1	SRVFEES .025 YDIFF .000 PD TO 1/01	/16 INTEREST .00 SUSP-235 .00 SUSP-SUE SUSP-HAZ 500 SUSP-FOE 000 SUSP-MIS /16 P&I SHOF	RATE BB SS Z R R T	3.900 PI .00 ES .00 ES .00 TO .00 PS .00 ES	RIN.BAL SC.BAL SC.ADV DT.PMT AI GC.PMT DRP AD	.00 .00 4,983.70 3,266.50 1,631.49 1,635.01
	ANSACTION DATE CODEDESCRIPTION									
316	6/08/16 1919 RECOVER ESCROW ADVANCE S/F AD REF#	2/16	.00	.00	858.00-	.00	.00	858.00-	.00	
315	6/08/16 1530 ESCROW DEPOSIT S/F AD REF#	2/16	.00	858.00	858.00	.00	.00	858.00	.00	
314	6/08/16 2643 ESCROW ADJ S/F AD REF#	2/16	.00	.00	858.00-	.00	.00	858.00-	.00	
313	6/07/16 1919 RECOVER ESCROW ADVANCE S/F AD REF#	2/16	.00	858.00	10.00-	.00	.00	10.00-	.00	
312	6/07/16 1530 ESCROW DEPOSIT	2/16	.00	868.00	10.00	.00	.00	10.00	.00	
311	S/F AD REF# 6/07/16 2526 CORP ADVANCE ADJUST S/F AD REF#	2/16	.00	858.00	35.00	.00	.00	.00	35.00 26	
310	6/07/16 2526 CORP ADVANCE ADJUST	2/16	.00	858.00	300.00	.00	.00	.00	300.00 26	
309		2/16	.00	858.00	345.00-	.00	.00	.00	345.00-26	
308	S/F AD REF# 6/06/16 1919 RECOVER ESCROW ADVANCE	2/16	.00	858.00	817.58-	.00	.00	817.58-	.00	
307	S/F WR REF# 6/06/16 1530 ESCROW DEPOSIT	2/16	.00	1675.58	817.58	.00	.00	817.58	.00	
306	S/F WR REF# 6/06/16 2643 ESCROW ADJ S/F AD REF# 0000	2/16	.00	858.00	6669.28-	.00	.00	6669.28-	.00	
305	S/F AD REF# 0000 6/06/16 19 ESCROW ADVANCE S/F AD REF# 0000	2/16	.00	7527.28	6669.28	.00	.00	6669.28	.00	
304	6/06/16 1550 HAZARD SFR DEPOSIT	2/16	.00	858.00	858.00	.00	.00	858.00	.00	
303	S/F WR REF# 0000 6/03/16 2576 CORP ADV NOCASH ADJ	2/16	.00	.00	69818.36	.00	.00	.00	59818.36 26	
302		2/16	.00	.00	99999.99	.00	.00	.00	99999.99 26	
301		2/16	.00	.00	99999.99-	.00	.00	.00	99999.99-26	
300		2/16	.00	.00	69818.36-	.00	.00	.00	59818.36-26	
299		2/16	.00	.00	69818.36	.00	.00	.00	59818.36 26	
298	S/F AD REF# 6/03/16 2526 CORP ADVANCE ADJUST	2/16	.00	.00	99999.99	.00	.00	.00	99999.99 26	
297	S/F AD REF# 6/02/16 2676 CORP ADV NOCASH ADJ	2/16	.00	.00	69818.36-	.00	.00	.00	59818.36-26	
296		2/16	.00	.00	99999.99-	.00	.00	.00	99999.99-26	
295	S/F AD REF# 0000 6/02/16 2676 CORP ADV NOCASH ADJ	2/16	.00	.00	35.00-	.00	.00	.00	35.00-26	

DT: 6/09/16 PAGE: 2 --- MISC.PMTS

TR	ANSACTION		NEXT	-AFTER TRANS	.BALANCES-	TOTAL					MISC.PMTS
NBR	DATE CODE	DESCRIPTION	DUE	PRINCIPAL	ESCROW	AMOUNT	PRINCIPAL	INTEREST	ESCROW	SUSPENSE/CD	&SRV.FEES
LOAN#		CONTINUED									
294	S/F AD RI 6/02/16 2676 CORI S/F AD RI	P ADV NOCASH ADJ	2/16	.00	.00	300.00-	.00	.00	.00	300.00-26	
293		P ADV NOCASH ADJ	2/16	.00	.00	345.00	.00	.00	.00	345.00 26	
292	6/01/16 3103 PAYO S/F SR RI	OFF NOCASH	2/16	.00	.00	396242.80	396242.80	.00	.00	.00	
291	6/01/16 1919 RECO S/F SR RI	OVER ESCROW ADVANCE	2/16	396242.80	.00	6669.28-	.00	.00	6669.28-	.00	
290	6/01/16 2543 ESCH S/F SR RI	ROW ADJ	2/16	396242.80	6669.28	6669.28	.00	.00	6669.28	.00	
289	6/01/16 2576 CORI S/F AD RI	P ADV NOCASH ADJ	2/16	396242.80	.00	69818.36	.00	.00	.00	69818.36 26	
288	6/01/16 2576 CORE		2/16	396242.80	.00	99999.99	.00	.00	.00	99999.99 26	
287	6/01/16 2676 CORI S/F AD RI	P ADV NOCASH ADJ	2/16	396242.80	.00	345.00-	.00	.00	.00	345.00-26	
286	6/01/16 2576 CORI S/F AD RI	P ADV NOCASH ADJ	2/16	396242.80	.00	35.00	.00	.00	.00	35.00 26	
285	6/01/16 2576 CORI S/F AD RI	P ADV NOCASH ADJ	2/16	396242.80	.00	300.00	.00	.00	.00	300.00 26	
284	5/18/16 6036 TOWN PAYEE 36NY	N TAX DISBURSED YOGI #0005115021 DUE EF# 0005115021			.00	6669.28-	.00	.00	6669.28-	.00	
283	5/18/16 1936 TOWN		2/16	396242.80	6669.28	6669.28	.00	.00	6669.28	.00	
282		P ADVANCE ADJUST	2/16	396242.80	.00	35.00-	.00	.00	.00	35.00-26	
281	4/28/16 2626 CORI S/F TR RI	P ADVANCE ADJUST	2/16	396242.80	.00	300.00-	.00	.00	.00	300.00-26	
280	4/28/16 2626 CORI S/F TR RI	P ADVANCE ADJUST	2/16	396242.80	.00	69818.36-	.00	.00	.00	69818.36-26	
279	4/28/16 2626 CORI S/F TR RI	P ADVANCE ADJUST	2/16	396242.80	.00	99999.99-	.00	.00	.00	99999.99-26	
278	4/28/16 2526 CORI S/F TR RI	P ADVANCE ADJUST	2/16	396242.80	.00	345.00	.00	.00	.00	345.00 26	
277	4/28/16 8199 NEW S/F TR RI	INV EAQ/000001	2/16	396242.80	.00	396242.80-	396242.80-	.00	.00	.00	
276	4/28/16 3199 OLD S/F TR RI	INV ASD/000004	2/16	.00	.00	396242.80	396242.80	.00	.00	.00	
275	4/28/16 2526 CORI S/F TR RI	P ADVANCE ADJUST	2/16	396242.80	.00	35.00	.00	.00	.00	35.00 26	
274	4/28/16 2526 CORI S/F TR RI	P ADVANCE ADJUST	2/16	396242.80	.00	300.00	.00	.00	.00	300.00 26	
273	4/28/16 2526 CORI S/F TR RI	P ADVANCE ADJUST	2/16	396242.80	.00	69818.36	.00	.00	.00	69818.36 26	
272	4/28/16 2526 CORI S/F TR RI	P ADVANCE ADJUST	2/16	396242.80	.00	99999.99	.00	.00	.00	99999.99 26	
271	4/28/16 2626 CORI S/F TR RI	P ADVANCE ADJUST	2/16	396242.80	.00	345.00-	.00	.00	.00	345.00-26	
270	4/08/16 6226 CORE	P ADV DISB	2/16	396242.80	.00	300.00-	.00	.00	.00	300.00-26	

3/31/16 5576 DecCorp Adv Deferred I 11/08 285351.42

3/31/16 5576 DecCorp Adv Deferred I 11/08 285351.42

3/31/16 5692 Decrease Int - Non Cas 11/08 285351.42

247 3/31/16 5692 Decrease Int - Non Cas 11/08 285351.42

246 3/31/16 5599 LOAN MODIFICATION 11/08 285351.42

S/F CM REF#

6/09/16 8:03:28

DETAIL TRANSACTION HISTORY JOB DT: 6/09/16 JLEI499A PAGE: 3 ---TRANSACTION----NEXT -AFTER TRANS.BALANCES-TOTAL ----- MISC.PMTS DATE CODE ----DESCRIPTION----- DUE PRINCIPAL AMOUNT PRINCIPAL INTEREST ESCROW SUSPENSE/CD &SRV.FEES ESCROW LOAN# CONTINUED PAYEE 61PIROS #0001471545 DUE 4/07/16 S/F SC REF# 0001471545 4/08/16 6226 CORP ADV DISB 2/16 396242.80 35.00-35.00-26 .00 .00 .00 .00 PAYEE 61PIROS #0001471545 DUE 4/07/16 S/F SC REF# 0001471545 3/31/16 2664 NON CASH FEE ADJ 11/08 396242.80 .00 40.17-.00 .00 40.17-01 .00 .00 S/F D REF# 3/31/16 2664 NON CASH FEE ADJ 11/08 396242.80 40.17-40.17-01 .00 .00 .00 .00 .00 S/F C REF# 3/31/16 2664 NON CASH FEE ADJ 11/08 396242.80 .00 40.17-.00 .00 .00 .00 40.17-01 266 S/F C REF# 3/31/16 2664 NON CASH FEE ADJ 11/08 396242.80 .00 40.17-.00 .00 .00 .00 40.17-01 S/F C REF# 3/31/16 2664 NON CASH FEE ADJ 40.17-01 11/08 396242.80 .00 40.17-.00 .00 .00 .00 S/F C REF# 3/31/16 5691 Decrease UPB - Non Cas 11/08 396242.80 .00 79818.35 79818.35 .00 .00 .00 S/F CM REF# 262 3/31/16 5691 Decrease UPB - Non Cas 11/08 476061.15 90000.00 90000.00 .00 .00 .00 .00 S/F CM REF# 261 3/31/16 5676 Inc Corp Adv Deferred 11/08 566061.15 79818.35-.00 .00 79818.35-26 .00 .00 S/F CM REF# 3/31/16 5676 Inc Corp Adv Deferred 11/08 566061.15 .00 90000.00-.00 .00 .00 90000.00-26 S/F CM REF# 3/31/16 5591 Increase UPB - Non Cas 11/08 566061.15 10709.73-10709.73-.00 .00 .00 .00 S/F CM REF# 3/31/16 5591 Increase UPB - Non Cas 11/08 555351.42 90000.00-90000.00-.00 .00 .00 .00 S/F CM REF# 257 3/31/16 5591 Increase UPB - Non Cas 11/08 465351.42 90000.00-90000.00-.00 .00 .00 .00 S/F CM REF# 256 3/31/16 5591 Increase UPB - Non Cas 11/08 375351.42 .00 90000.00-90000.00-.00 .00 .00 S/F CM REF# 3/31/16 5576 DecCorp Adv Deferred I 11/08 285351.42 .00 345.00 .00 .00 .00 345.00 26 S/F CM REF# 254 3/31/16 5576 DecCorp Adv Deferred I 11/08 285351.42 52562.01 .00 .00 .00 .00 52562.01 26 S/F CM REF# 3/31/16 5576 DecCorp Adv Deferred I 11/08 285351.42 771.00 771.00 26 .00 .00 .00 .00 S/F CM REF# 252 3/31/16 5576 DecCorp Adv Deferred I 11/08 285351.42 80.00 .00 80.00 26 .00 .00 .00 S/F CM REF# 251 3/31/16 5576 DecCorp Adv Deferred I 11/08 285351.42 .00 610.00 .00 610.00 26 .00 .00 S/F CM REF#

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6/09/16 8:03:28 JOB DT: 6/09/16 PAGE: 4 Nationstar Mortgage LLC DETAIL TRANSACTION HISTORY SR497CR-02 JLEI499A

TD1VG1 CTT OV				ma		=			GE: 4
TRANSACTION NBR DATE CODEDESCRIPTION								SUSPENSE/CD	
LOAN# CONTINUED	202	11121101111		11100111			25011011	2021 21122 / 02	451111125
245 3/31/16 5599 LOAN MODIFICATION S/F CM REF#	11/08	285351.42	.00	90000.00	.00	90000.00	.00	.00	
244 3/31/16 1919 RECOVER ESCROW ADV	VANCE 11/08	285351.42	.00	69215.38-	.00	.00	69215.38-	.00	
	ADJ 11/08	285351.42	69215.38	69215.38	.00	.00	69215.38	.00	
242 3/31/16 1919 RECOVER ESCROW ADV S/F CM REF#	VANCE 11/08	285351.42	.00	784.62-	.00	.00	784.62-	.00	
241 3/31/16 1530 ESCROW DEPOSIT S/F CM REF#	11/08	285351.42	784.62	784.62	.00	.00	784.62	.00	
240 3/31/16 2624 FORBEARANCE ADJ S/F CM REF#	11/08	285351.42	.00	784.62-	.00	.00	.00	784.62-24	
239 12/16/15 2626 CORP ADVANCE ADJUS S/F AD REF# 0000				14745.37-	.00	.00	.00	14745.37-26	
238 12/16/15 1919 RECOVER ESCROW ADV S/F AD REF# 0000				14745.37-	.00	.00	14745.37-	.00	
237 12/16/15 1530 ESCROW DEPOSIT S/F AD REF# 0000				14745.37		.00	14745.37	.00	
236 12/15/15 6036 TOWN TAX DISBU PAYEE 36NYOGI #000450941 S/F SC REF# 0004509414	.4 DUE 1/31		.00	6669.29-	.00	.00	6669.29-	.00	
		285351.42	6669.29	6669.29	.00	.00	6669.29	.00	
234 12/07/15 6051 FLOOD SFR DISBU PAYEE 5126309 #120720151 S/F WR REF# 12072015INS	N DUE 10/19		.00	2152.75-	.00	.00	2152.75-	.00	
233 12/07/15 1951 FLOOD SFR ADVAN S/F WR REF# 12072015INS	ICE 11/08	285351.42	2152.75	2152.75	.00	.00	2152.75	.00	
232 11/30/15 1408 ZZZZF-E PAY FEE S/F C REF#	11/08				.00	.00	.00	.00	19.00 08
231 11/30/15 1499 ZZZZF-E PAY FEE S/F REF#	11/08	285351.42	.00	19.00	.00	.00	.00	.00	19.00 08
230 11/30/15 1919 RECOVER ESCROW ADV S/F SP REF#				951.41-	.00	.00	951.41-	.00	
229 11/30/15 0116 PMT FROM FORB SUSE Int pd t S/F SP REF#			951.41	2959.89	253.20	1755.28	951.41	2959.89-R4	94.96 11
228 11/30/15 16 FORBEARANCE SUSPEN S/F SP REF#	ISE 10/08	285604.62	.00	3221.43	.00	.00	.00	3221.43 24	
227 11/04/15 6225 MISC SUSP DISB PAYEE 63SSFSL #000439082 S/F SC REF# 0004390827	27 DUE 10/30		.00	15.00-	.00	.00	.00	15.00-25	
226 11/02/15 1408 ZZZZF-E PAY FEE S/F C REF#	10/08	285604.62	.00	19.00	.00	.00	.00	.00	19.00 08
225 11/02/15 1499 ZZZZF-E PAY FEE S/F REF#	10/08	285604.62	.00	19.00	.00	.00	.00	.00	19.00 08
224 11/02/15 1919 RECOVER ESCROW ADV S/F SP REF#	VANCE 10/08	285604.62	.00	951.41-	.00	.00	951.41-	.00	
223 11/02/15 0116 PMT FROM FORB SUSF			951.41	2959.89	251.66	1756.82	951.41	2959.89-R4	95.05 11
S/F SP REF#	2, 22, 00								

S/F SC REF# 0001397834

PAGE: 5 ---TRANSACTION----TOTAL ----- MISC.PMTS NEXT -AFTER TRANS.BALANCES-NBR DATE CODE ----DESCRIPTION----- DUE PRINCIPAL ESCROW AMOUNT PRINCIPAL INTEREST ESCROW SUSPENSE/CD &SRV.FEES LOAN# CONTINUED 9/08 285856.28 222 11/02/15 16 FORBEARANCE SUSPENSE .00 3221.43 .00 .00 .00 3221.43 24 S/F SP REF# 221 11/02/15 2526 CORP ADVANCE ADJUST 9/08 285856.28 15.00 .00 15.00 26 .00 .00 .00 S/F BT REF# 0000 220 10/30/15 6226 CORP ADV DISB 9/08 285856.28 15.00-.00 .00 .00 .00 15.00-26 PAYEE 63SSFSL #0001433723 DUE 10/30/15 S/F SC REF# 0001433723 .00 219 10/29/15 1325 PMT-MISC SUSP 9/08 285856.28 15.00 15.00 25 .00 .00 .00 S/F AD REF# 0000 218 10/27/15 6226 CORP ADV DISB 9/08 285856.28 .00 15.00-.00 .00 .00 15.00-26 PAYEE 63SSFSL #000000000 DUE 10/26/15 S/F SC REF# 000000000 .00 217 10/22/15 6050 HAZARD SFR DISBURSED 9/08 285856.28 2259.00-.00 .00 2259.00-.00 PAYEE 50ASGHM #10222015IN DUE 10/19/15 S/F WR REF# 10222015INS 216 10/22/15 1950 HAZARD SFR ADVANCE 9/08 285856.28 2259.00 2259.00 .00 .00 2259.00 .00 S/F WR REF# 10222015INS 215 10/01/15 1408 ZZZZF-E PAY FEE 9/08 285856.28 .00 19.00 .00 .00 .00 19.00 08 .00 S/F C REF# 214 10/01/15 1499 ZZZZF-E PAY FEE 9/08 285856.28 19.00 .00 .00 .00 19.00 08 .00 .00 S/F REF# 213 10/01/15 1919 RECOVER ESCROW ADVANCE 9/08 285856.28 .00 951.41-.00 .00 951.41-.00 S/F SP REF# 9/08 285856.28 212 10/01/15 0116 PMT FROM FORB SUSP 951.41 2959.89 250.12 1758.36 951.41 2959.89-R4 95.13 11 Int pd to: 8/01/08 S/F SP REF# 211 10/01/15 16 FORBEARANCE SUSPENSE 8/08 286106.40 .00 3221.43 .00 .00 .00 3221.43 24 S/F SP REF# 210 9/10/15 6226 CORP ADV DISB 8/08 286106.40 15.00-.00 15.00-26 .00 .00 .00 PAYEE 63SSFSL #0001423287 DUE 9/09/15 S/F SC REF# 0001423287 .00 209 8/11/15 6226 CORP ADV DISB 8/08 286106.40 15.00-.00 .00 .00 15.00-26 PAYEE 63SSFSL #0001416926 DUE 8/10/15 S/F SC REF# 0001416926 208 7/30/15 6226 CORP ADV DISB 8/08 286106.40 .00 45.00-.00 .00 .00 45.00-26 PAYEE 61KZYNM #0001413954 DUE 7/29/15 S/F SC REF# 0001413954 207 7/16/15 6226 CORP ADV DISB 8/08 286106.40 .00 15.00-.00 .00 15.00-26 .00 PAYEE 63SSFSL #0001410949 DUE 7/15/15 S/F SC REF# 0001410949 206 6/23/15 2526 CORP ADVANCE ADJUST 8/08 286106.40 .00 15.00 .00 .00 15.00 26 .00 S/F BT REF# 0000 205 6/22/15 6226 CORP ADV DISB 8/08 286106.40 15.00-.00 15.00-26 .00 .00 .00 PAYEE 63SSFSL #0001405303 DUE 6/19/15 S/F SC REF# 0001405303 204 6/03/15 6226 CORP ADV DISB 8/08 286106.40 .00 15.00-15.00-26 .00 .00 .00 PAYEE 63SSFSL #0001401595 DUE 6/02/15 S/F SC REF# 0001401595 203 5/18/15 6226 CORP ADV DISB 8/08 286106.40 .00 15.00-.00 .00 .00 15.00-26 PAYEE 63SSFSL #0001397834 DUE 5/15/15

6/09/16 8:03:28

JOB DT: 6/09/16

PAYEE 61KZYNM #0001355932 DUE 12/02/14

PAYEE 51ASGFM #10232014IN DUE 10/19/14

184 10/23/14 6050 HAZARD SFR DISBURSED 8/08 286106.40 .00

PAYEE 50ASGHM #10232014IN DUE 10/19/14

186 10/23/14 6051 FLOOD SFR DISBURSED 8/08 286106.40 .00

185 10/23/14 1951 FLOOD SFR ADVANCE 8/08 286106.40 2250.00

183 10/23/14 1950 HAZARD SFR ADVANCE 8/08 286106.40 2621.00 2621.00 .00 .00 2621.00

S/F SC REF# 0001355932

S/F WR REF# 10232014INS

S/F WR REF# 10232014INS

S/F WR REF# 10232014INS

6/09/16 8:03:28 DETAIL TRANSACTION HISTORY JOB DT: 6/09/16 PAGE: 6 ---TRANSACTION---- NEXT -AFTER TRANS.BALANCES-TOTAL ----- MISC.PMTS NBR DATE CODE -----DESCRIPTION----- DUE PRINCIPAL ESCROW AMOUNT PRINCIPAL INTEREST ESCROW SUSPENSE/CD &SRV.FEES LOAN# CONTINUED 202 5/18/15 6036 TOWN TAX DISBURSED 8/08 286106.40 .00 6518.56- .00 .00 6518.56- .00 PAYEE 36NY0GI #0003767780 DUE 5/31/15 S/F SC REF# 0003767780 201 5/18/15 1936 TOWN TAX ADVANCE 8/08 286106.40 6518.56 6518.56 .00 .00 6518.56 .00 S/F SC REF# 0003767780 200 4/10/15 6226 CORP ADV DISB 8/08 286106.40 .00 15.00- .00 .00 .00 15.00-26 PAYEE 63SSFSL #0001389488 DUE 4/09/15 S/F SC REF# 0001389488 199 3/23/15 2576 CORP ADV NOCASH ADJ 8/08 286106.40 .00 30.00 .00 .00 30.00 26 .00 S/F AD REF# 0000 198 3/19/15 6226 CORP ADV DISB 8/08 286106.40 .00 15.00- .00 .00 .00 15.00-26 PAYEE 63SSFSL #0001383214 DUE 3/18/15 S/F SC REF# 0001383214 197 2/17/15 6226 CORP ADV DISB 8/08 286106.40 .00 15.00-.00 .00 15.00-26 .00 PAYEE 63SSFSL #0001374478 DUE 2/13/15 S/F SC REF# 0001374478 196 2/04/15 6226 CORP ADV DISB 8/08 286106.40 .00 15.00- .00 .00 .00 15.00-26 PAYEE 63SSFSL #0001371764 DUE 2/03/15 S/F SC REF# 0001371764 195 1/12/15 6226 CORP ADV DISB 8/08 286106.40 .00 15.00PAYEE 63SSFSL # DUE 11/14/14 S/F WR REF# 194 12/31/14 6226 CORP ADV DISB 8/08 286106.40 .00 15.00-.00 .00 .00 15.00-26 .00 .00 .00 15.00-26 PAYEE 63SSFSL #0001363304 DUE 12/30/14 S/F SC REF# 0001363304 193 12/23/14 2626 CORP ADVANCE ADJUST 8/08 286106.40 .00 17863.68-.00 .00 .00 17863.68-26 S/F AD REF# 0000 192 12/23/14 1919 RECOVER ESCROW ADVANCE 8/08 286106.40 .00 17863.68-.00 17863.68-.00 .00 S/F AD REF# 0000 191 12/23/14 1530 ESCROW DEPOSIT 8/08 286106.40 17863.68 17863.68 .00 .00 17863.68 .00 S/F AD REF# 0000 190 12/22/14 6036 TOWN TAX DISBURSED 8/08 286106.40 .00 .00 6518.57-6518.57-.00 .00 PAYEE 36NY0GI #0003319932 DUE 1/31/15 S/F SC REF# 0003319932 189 12/22/14 1936 TOWN TAX ADVANCE 8/08 286106.40 6518.57 6518.57 .00 .00 6518.57 .00 S/F SC REF# 0003319932 188 12/15/14 6226 CORP ADV DISB 8/08 286106.40 .00 15.00- .00 .00 .00 15.00-26 PAYEE 63SSFSL #0001359921 DUE 12/12/14 S/F SC REF# 0001359921 187 12/03/14 6226 CORP ADV DISB 8/08 286106.40 .00 1032.50- .00 .00 .00 1032.50-26

2250.00-

2621.00- .00

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Nationstar Mortgage LLC DETAIL TRANSACTION HISTORY SR497CR-02 JLEI499A

SR497				DETAIL TRAN		CORY				6/09/16 8:03:2 JOB DT: 6/09/1 PAGE:
TR. NBR	ANSACTION DATE CODE -	DESCRIPTION	NEXT DUE	-AFTER TRANS	S.BALANCES- ESCROW	TOTAL AMOUNT				SUSPENSE/CD &SRV.FEE
LOAN#		CONTINUED								
	S/F WR	REF# 10232014INS								
182	10/17/14 6226 (PAYEE 6 S/F WR	CORP ADV DISB	8/08 E 10/17	286106.40 7/14	.00	15.00-	.00	.00	.00	15.00-26
181	9/30/14 6226 0 PAYEE 0	CORP ADV DISB 53SSFSL # DUI	8/08 E 9/30	286106.40 0/14	.00	15.00-	.00	.00	.00	15.00-26
180	S/F WR 8/12/14 6226 (PAYEE 6	CORP ADV DISB 53SSFSL # DUI	8/08 E 8/11	286106.40 L/14	.00	15.00-	.00	.00	.00	15.00-26
179	S/F WR 7/24/14 6226 (PAYEE 6	CORP ADV DISB 53SSFSL # DUI	8/08 E 7/23	286106.40 3/14	.00	15.00-	.00	.00	.00	15.00-26
178	S/F WR 6/17/14 6226 (PAYEE 6	CORP ADV DISB 53SSFSL # DUI	8/08 E 6/13	286106.40 3/14	.00	15.00-	.00	.00	.00	15.00-26
177		CORP ADV DISB 53SSFSL # DUI	8/08 E 6/11	286106.40 L/14	.00	15.00-	.00	.00	.00	15.00-26
176	PAYEE 6	CORP ADV DISB 53SSFSL # DUI	8/08 E 5/22		.00	15.00-	.00	.00	.00	15.00-26
175	PAYEE 3	REF# FOWN TAX DISBURSED B6NYOGI #0002710816 DUI REF# 0002710816			.00	6474.11-	.00	.00	6474.11	00
174	5/19/14 1936 5		8/08	286106.40	6474.11	6474.11	.00	.00	6474.11	.00
173	5/05/14 6226 (PAYEE (S/F WR	CORP ADV DISB 53SSFSL # DUI	8/08 E 5/05	286106.40 5/14	.00	15.00-	.00	.00	.00	15.00-26
172	4/30/14 6226 (PAYEE (S/F WR	CORP ADV DISB 53SSFSL # DUI	8/08 E 4/30	286106.40 0/14	.00	15.00-	.00	.00	.00	15.00-26
171	4/10/14 6226 (PAYEE 6	CORP ADV DISB 51KOZMC #0001285367 DUI REF# 0001285367			.00	400.00-	.00	.00	.00	400.00-26
170	4/10/14 6226 (PAYEE 6	CORP ADV DISB 51KOZMC #0001285367 DUI REF# 0001285367	8/08 E 4/09	286106.40 9/14	.00	600.00-	.00	.00	.00	600.00-26
169	4/10/14 6226 0 PAYEE 0			286106.40 9/14	.00	610.00-	.00	.00	.00	610.00-26
168	4/03/14 2626 0	CORP ADVANCE ADJUST REF# 0000	8/08	286106.40	.00	19952.96-	.00	.00	.00	19952.96-26
167	4/03/14 1919 H	RECOVER ESCROW ADVANCE REF# 0000	8/08	286106.40	.00	19952.96-	.00	.00	19952.96	00
166	4/03/14 1530 1		8/08	286106.40	19952.96	19952.96	.00	.00	19952.96	.00
165	1/31/14 6226 (PAYEE 6			286106.40 0/14	.00	12.00-	.00	.00	.00	12.00-26

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TRANSACTION	NEXT	-AFTER TRANS	BALANCES-	TOTAL.		APDT.	TED		MISC PMTS
NBR DATE CODEDESCRIPTION	DUE	PRINCIPAL	ESCROW	AMOUNT	PRINCIPAL	INTEREST	ESCROW	SUSPENSE/CD	&SRV.FEES
LOAN# CONTINUED									
PAYEE 61KOZMC #0001262638 DU		286106.40 5/14	.00	400.00-	.00	.00	.00	400.00-26	
PAYEE 61KOZMC #0001262638 DU	8/08 E 1/16	286106.40 5/14	.00	150.00-	.00	.00	.00	150.00-26	
PAYEE 61KOZMC #0001262638 DU	= 1/16	286106.40 5/14	.00	95.00-	.00	.00	.00	95.00-26	
S/F SC REF# 0001262638 161 1/17/14 6226 CORP ADV DISB PAYEE 61KOZMC #0001262638 DU S/F SC REF# 0001262638	8/08 E 1/16	286106.40 5/14	.00	80.00-	.00	.00	.00	80.00-26	
160 1/17/14 6226 CORP ADV DISB PAYEE 61KOZMC #0001262638 DU S/F SC REF# 0001262638	8/08	286106.40 5/14	.00	400.00-	.00	.00	.00	400.00-26	
159 1/08/14 6226 CORP ADV DISB PAYEE 63CYPRE #0001260045 DU S/F SC REF# 0001260045	1/07	286106.40 7/14	.00	12.00-	.00	.00	.00	12.00-26	
158 12/26/13 6226 CORP ADV DISB PAYEE 63CYPRE #0001256858 DU. S/F SC REF# 0001256858	8/08 E 12/24		.00	12.00-	.00	.00	.00	12.00-26	
157 12/23/13 6036 TOWN TAX DISBURSED PAYEE 36NY0GI #0002176995 DU S/F SC REF# 0002176995	8/08	286106.40 L/14	.00	6474.12-	.00	.00	6474.12-	.00	
156 12/23/13 1936 TOWN TAX ADVANCE	8/08	286106.40	6474.12	6474.12	.00	.00	6474.12	.00	
S/F SC REF# 0002176995 155 11/05/13 6226 CORP ADV DISB PAYEE 63SAFGD #0001243278 DU S/F SC REF# 0001243278			.00	12.00-	.00	.00	.00	12.00-26	
154 10/24/13 6051 FLOOD SFR DISBURSED PAYEE 51ASGFM #10242013IN DU. S/F WR REF# 10242013INS	8/08 E 10/19	286106.40 9/13	.00	2250.00-	.00	.00	2250.00-	.00	
153 10/24/13 1951 FLOOD SFR ADVANCE	8/08	286106.40	2250.00	2250.00	.00	.00	2250.00	.00	
S/F WR REF# 10242013INS 152 10/24/13 6050 HAZARD SFR DISBURSED PAYEE 50ASGHM #10242013IN DU.			.00	2621.00-	.00	.00	2621.00-	.00	
S/F WR REF# 10242013INS 151 10/24/13 1950 HAZARD SFR ADVANCE		286106.40	2621.00	2621.00	.00	.00	2621.00	.00	
S/F WR REF# 10242013INS 150 10/16/13 2676 CORP ADV NOCASH ADJ Effective date: 10/16/12	8/08					.00	.00	15.00-26	
Effective date: 10/16/12 S/F AD REF# 0000 149 10/07/13 6226 CORP ADV DISB PAYEE 63SAFGD #0001235956 DU	8/08 E 10/04	286106.40 1/13	.00	12.00-	.00	.00	.00	12.00-26	
S/F SC REF# 0001235956 148 9/17/13 6226 CORP ADV DISB PAYEE 63SAFGD #0001230801 DU S/F SC REF# 0001230801			.00	12.00-	.00	.00	.00	12.00-26	
147 9/16/13 1499 ZZZZF-Late Charges	8/08	286106.40	.00	40.17	.00	.00	.00	.00	40.17 01
S/F REF# 146 8/16/13 2664 NON CASH FEE ADJ	8/08	286106.40	.00	40.17-	.00	.00	.00	.00	40.17-01

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JOB DT:	6/09/16

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PAGE: ---TRANSACTION----TOTAL ----- MISC.PMTS NEXT -AFTER TRANS.BALANCES-NBR DATE CODE ----DESCRIPTION----- DUE PRINCIPAL ESCROW AMOUNT PRINCIPAL INTEREST ESCROW SUSPENSE/CD &SRV.FEES LOAN# CONTINUED S/F WC REF# 145 8/16/13 1499 ZZZZF-Late Charges 8/08 286106.40 .00 40.17 .00 .00 .00 .00 40.17 01 S/F REF# 144 7/24/13 6226 CORP ADV DISB 8/08 286106.40 S/F REF# .00 12.00-.00 .00 .00 12.00-26 PAYEE 63SAFGD #0001217575 DUE 7/22/13 S/F SC REF# 0001217575 143 7/16/13 2664 NON CASH FEE ADJ 8/08 286106.40 .00 40.17-.00 .00 .00 .00 40.17-01 S/F WC REF# 142 7/16/13 1499 ZZZZF-Late Charges 8/08 286106.40 40.17 40.17 01 .00 .00 .00 .00 .00 S/F REF# .00 141 6/19/13 6051 FLOOD SFR DISBURSED 8/08 286106.40 .00 744.52-.00 .00 744.52-PAYEE 51ASGFM #06192013IN DUE 9/19/13 S/F WR REF# 06192013INS 140 6/19/13 1951 FLOOD SFR ADVANCE 744.52 8/08 286106.40 744.52 .00 744.52 .00 .00 S/F WR REF# 06192013INS 139 6/19/13 6050 HAZARD SFR DISBURSED 8/08 286106.40 .00 867.30-.00 .00 867.30-.00 PAYEE 50ASGHM #06192013IN DUE 9/19/13 S/F WR REF# 06192013INS 138 6/19/13 1950 HAZARD SFR ADVANCE 8/08 286106.40 867.30 867.30 .00 .00 867.30 .00 S/F WR REF# 06192013INS 137 6/17/13 2664 NON CASH FEE ADJ 8/08 286106.40 .00 40.17-.00 .00 .00 40.17-01 .00 S/F WC REF# 136 6/17/13 1499 ZZZZF-Late Charges 8/08 286106.40 .00 40.17 .00 .00 .00 40.17 01 .00 S/F REF# 135 5/29/13 6226 CORP ADV DISB 8/08 286106.40 12.00-.00 12.00-26 .00 .00 .00 PAYEE 63SAFGD #0001204769 DUE 5/28/13 S/F SC REF# 0001204769 6179.24-134 5/22/13 6036 TOWN TAX DISBURSED 8/08 286106.40 .00 .00 .00 6179.24-.00 PAYEE 36NY0GI #0001526670 DUE 5/31/13 S/F SC REF# 0001526670 8/08 286106.40 133 5/22/13 1936 TOWN TAX ADVANCE 6179.24 6179.24 .00 6179.24 .00 .00 S/F SC REF# 0001526670 132 5/21/13 6051 FLOOD SFR DISBURSED 8/08 286106.40 .00 186.14-.00 .00 186.14-.00 PAYEE 51ASGFM #05212013IN DUE 5/19/13 S/F WR REF# 05212013INS 131 5/21/13 1951 FLOOD SFR ADVANCE 8/08 286106.40 186.14 186.14 .00 .00 186.14 .00 S/F WR REF# 05212013INS 130 5/21/13 6050 HAZARD SFR DISBURSED 8/08 286106.40 .00 216.83-.00 .00 216.83-.00 PAYEE 50ASGHM #05212013IN DUE 5/19/13 S/F WR REF# 05212013INS 129 5/21/13 1950 HAZARD SFR ADVANCE 8/08 286106.40 216.83 216.83 .00 .00 216.83 .00 S/F WR REF# 05212013INS 128 5/16/13 2664 NON CASH FEE ADJ 8/08 286106.40 40.17-.00 .00 40.17-01 .00 .00 .00 S/F WC REF# 127 5/16/13 1499 ZZZZF-Late Charges 8/08 286106.40 40.17 .00 .00 40.17 01 .00 .00 .00 S/F REF# 126 4/29/13 6226 CORP ADV DISB 8/08 286106.40 .00 12.00-.00 .00 .00 12.00-26 PAYEE 63SAFGD #0001198774 DUE 4/26/13 S/F SC REF# 0001198774

125 4/19/13 6051 FLOOD SFR DISBURSED 8/08 286106.40 .00 186.14- .00

PAYEE 51ASGFM #04192013IN DUE 4/19/13

---TRANSACTION----TOTAL ----- MISC.PMTS NEXT -AFTER TRANS.BALANCES-AMOUNT PRINCIPAL INTEREST ESCROW SUSPENSE/CD &SRV.FEES NBR DATE CODE ----DESCRIPTION----- DUE PRINCIPAL ESCROW LOAN# CONTINUED S/F WR REF# 04192013INS 124 4/19/13 1951 FLOOD SFR ADVANCE 186.14 .00 8/08 286106.40 186.14 .00 186.14 .00 S/F WR REF# 04192013INS 123 4/19/13 6050 HAZARD SFR DISBURSED 8/08 286106.40 .00 216.83-.00 .00 216.83-.00 PAYEE 50ASGHM #04192013IN DUE 4/19/13 S/F WR REF# 04192013INS 122 4/19/13 1950 HAZARD SFR ADVANCE 8/08 286106.40 216.83 216.83 .00 .00 216.83 .00 S/F WR REF# 04192013INS 121 4/16/13 2664 NON CASH FEE ADJ 8/08 286106.40 40.17-.00 .00 .00 40.17-01 .00 .00 S/F WC REF# 120 4/16/13 1499 ZZZZF-Late Charges 8/08 286106.40 .00 .00 .00 40.17 .00 .00 40.17 01 S/F REF# 119 3/31/13 6226 CORP ADV DISB 8/08 286106.40 S/F REF# .00 12.00-.00 .00 .00 12.00-26 PAYEE 63SAFGD #0001192941 DUE 3/29/13 S/F SC REF# 0001192941 .00 118 3/19/13 6051 FLOOD SFR DISBURSED 8/08 286106.40 186.14-.00 .00 186.14-.00 PAYEE 51ASGFM #03192013IN DUE 3/19/13 S/F WR REF# 03192013INS 117 3/19/13 1951 FLOOD SFR ADVANCE 8/08 286106.40 186.14 186.14 .00 .00 186.14 .00 S/F WR REF# 03192013INS 116 3/19/13 6050 HAZARD SFR DISBURSED 8/08 286106.40 .00 216.83-.00 .00 216.83-.00 PAYEE 50ASGHM #03192013IN DUE 3/19/13 S/F WR REF# 03192013INS 115 3/19/13 1950 HAZARD SFR ADVANCE 8/08 286106.40 216.83 216.83 .00 .00 216.83 .00 S/F WR REF# 03192013INS 114 3/18/13 1499 ZZZZF-Late Charges 8/08 286106.40 .00 40.17 .00 .00 40.17 01 .00 .00 S/F REF# 113 3/07/13 2526 CORP ADVANCE ADJUST 8/08 286106.40 35.00 .00 35.00 26 .00 .00 .00 S/F AD REF# 112 3/07/13 2626 CORP ADVANCE ADJUST 8/08 286106.40 .00 35.00-.00 .00 .00 35.00-26 S/F AD REF# S/F AD REF# 111 3/01/13 6226 CORP ADV DISB 8/08 286106.40 .00 .00 12.00-.00 .00 12.00-26 PAYEE 63SAFGD #0001186816 DUE 2/28/13 S/F SC REF# 0001186816 110 2/20/13 6051 FLOOD SFR DISBURSED 8/08 286106.40 .00 186.14-.00 .00 186.14-.00 PAYEE 51ASGFM #02202013IN DUE 2/19/13 S/F WR REF# 02202013INS 109 2/20/13 1951 FLOOD SFR ADVANCE 8/08 286106.40 186.14 186.14 .00 .00 186.14 .00 S/F WR REF# 02202013INS 108 2/20/13 6050 HAZARD SFR DISBURSED 8/08 286106.40 .00 216.83-.00 .00 216.83-.00 PAYEE 50ASGHM #02202013IN DUE 2/19/13 S/F WR REF# 02202013INS 107 2/20/13 1950 HAZARD SFR ADVANCE 8/08 286106.40 216.83 216.83 .00 216.83 .00 .00 S/F WR REF# 02202013INS 106 2/04/13 6226 CORP ADV DISB 8/08 286106.40 .00 12.00-.00 12.00-26 .00 .00 PAYEE 63SAFGD #0001181238 DUE 2/01/13 S/F SC REF# 0001181238 105 1/29/13 6051 FLOOD SFR DISBURSED 8/08 286106.40 .00 760.92-.00 .00 760.92-.00 PAYEE 51ASGFM #01292013IN DUE 1/19/13 S/F WR REF# 01292013INS 104 1/29/13 1951 FLOOD SFR ADVANCE 8/08 286106.40 760.92 760.92 .00 .00 760.92 .00

TRANSACTION	NEXT	-AFTER TRANS	BALANCES-	TOTAL		APDT.	TED	PAG	
NBR DATE CODEDESCRIPTION			ESCROW	AMOUNT				SUSPENSE/CD	
LOAN# CONTINUED									
S/F WR REF# 01292013INS 103 1/28/13 6226 CORP ADV DISB PAYEE 63SAFGD #0001179661 DUF S/F SC REF# 0001179661			.00	12.00-	.00	.00	.00	12.00-26	
102 1/03/13 6050 HAZARD SFR DISBURSED PAYEE 50ASGHM #01032013ID DUI S/F WR REF# 01032013IDE	8/08 E 1/19	286106.40 9/13	.00	886.38-	.00	.00	886.38-	.00	
101 1/03/13 1950 HAZARD SFR ADVANCE S/F WR REF# 01032013IDE	8/08	286106.40	886.38	886.38	.00	.00	886.38	.00	
100 12/19/12 6036 TOWN TAX DISBURSED PAYEE 36NY0GI #0001245482 DUI S/F SC REF# 0001245482	8/08	286106.40 L/13	.00	6179.24-	.00	.00	6179.24-	.00	
99 12/19/12 1936 TOWN TAX ADVANCE	8/08	286106.40	6179.24	6179.24	.00	.00	6179.24	.00	
S/F SC REF# 0001245482 98 12/17/12 1499 ZZZZF-Late Charges S/F REF#	8/08	286106.40	.00	40.17	.00	.00	.00	.00	40.17 01
97 11/16/12 1499 ZZZZF-Late Charges S/F REF#	8/08	286106.40	.00	40.17	.00	.00	.00	.00	40.17 01
96 10/30/12 1919 RECOVER ESCROW ADVANCE Effective date: 10/29/12 S/F WR REF# 0000	8/08	286106.40	.00	915.51-	.00	.00	915.51-	.00	
95 10/30/12 1530 ESCROW DEPOSIT Effective date: 10/29/12 S/F WR REF# 0000	8/08	286106.40	915.51	915.51	.00	.00	915.51	.00	
94 10/24/12 2676 CORP ADV NOCASH ADJ S/F AD REF# 0000	8/08	286106.40	.00	80.00-	.00	.00	.00	80.00-26	
	8/08	286106.40	.00	35.00	.00	.00	.00	35.00 26	
92 10/24/12 2576 CORP ADV NOCASH ADJ S/F AD REF# 0000	8/08	286106.40	.00	5.00	.00	.00	.00	5.00 26	
91 10/24/12 2676 CORP ADV NOCASH ADJ S/F AD REF# 0000	8/08	286106.40	.00	15.00-	.00	.00	.00	15.00-26	
90 10/24/12 2576 CORP ADV NOCASH ADJ S/F AD REF# 0000	8/08	286106.40	.00	5.00	.00	.00	.00	5.00 26	
89 10/24/12 2676 CORP ADV NOCASH ADJ S/F AD REF# 0000	8/08	286106.40	.00	15.00-	.00	.00	.00	15.00-26	
88 10/24/12 2676 CORP ADV NOCASH ADJ S/F AD REF# 0000	8/08	286106.40	.00	15.00-	.00	.00	.00	15.00-26	
87 10/24/12 2676 CORP ADV NOCASH ADJ S/F AD REF# 0000	8/08	286106.40	.00	15.00-	.00	.00	.00	15.00-26	
86 10/24/12 2676 CORP ADV NOCASH ADJ S/F AD REF# 0000	8/08	286106.40	.00	15.00-	.00	.00	.00	15.00-26	
85 10/24/12 2676 CORP ADV NOCASH ADJ S/F AD REF# 0000	8/08	286106.40	.00	15.00-	.00	.00	.00	15.00-26	
84 10/24/12 2676 CORP ADV NOCASH ADJ S/F AD REF# 0000	8/08	286106.40	.00	15.00-			.00	15.00-26	
83 10/24/12 2676 CORP ADV NOCASH ADJ S/F AD REF# 0000	8/08	286106.40	.00	15.00-	.00	.00	.00	15.00-26	
	8/08	286106.40	.00	15.00-	.00	.00	.00	15.00-26	
81 10/24/12 2676 CORP ADV NOCASH ADJ	8/08	286106.40	.00	15.00-	.00	.00	.00	15.00-26	

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ED ANGA GET ON		1		E0E3.		3.007			GE: 12
TRANSACTION NBR DATE CODEDESCRIPTION		-AFTER TRANS PRINCIPAL	ESCROW	AMOUNT	PRINCIPAL			SUSPENSE/CD	
	202	111111011111	2501011	11100111	1111101111		25011011	2021 21.22, 02	Q5117 71 225
LOAN# CONTINUED									
S/F AD REF# 0000									
80 10/24/12 2676 CORP ADV NOCASH ADJ	8/08	286106.40	.00	15.00-	.00	.00	.00	15.00-26	
S/F AD REF# 0000 79 10/24/12 2676 CORP ADV NOCASH ADJ	8/08	286106.40	.00	15.00-	.00	.00	.00	15.00-26	
S/F AD REF# 0000 78 10/24/12 2676 CORP ADV NOCASH ADJ	8/08	286106.40	.00	15.00-	.00	.00	.00	15.00-26	
S/F AD REF# 0000 77 10/24/12 2676 CORP ADV NOCASH ADJ	8/08	286106.40	.00	15.00-	.00	.00	.00	15.00-26	
S/F AD REF# 0000									
76 10/24/12 2676 CORP ADV NOCASH ADJ S/F AD REF# 0000	8/08	286106.40	.00	15.00-	.00	.00	.00	15.00-26	
75 10/24/12 2676 CORP ADV NOCASH ADJ S/F AD REF# 0000	8/08	286106.40	.00	15.00-	.00	.00	.00	15.00-26	
74 10/24/12 2676 CORP ADV NOCASH ADJ S/F AD REF# 0000	8/08	286106.40	.00	15.00-	.00	.00	.00	15.00-26	
73 10/24/12 2676 CORP ADV NOCASH ADJ	8/08	286106.40	.00	15.00-	.00	.00	.00	15.00-26	
S/F AD REF# 0000 72 10/24/12 2676 CORP ADV NOCASH ADJ	8/08	286106.40	.00	15.00-	.00	.00	.00	15.00-26	
S/F AD REF# 0000 71 10/24/12 2676 CORP ADV NOCASH ADJ	8/08	286106.40	.00	15.00-	.00	.00	.00	15.00-26	
S/F AD REF# 0000 70 10/24/12 2676 CORP ADV NOCASH ADJ	8/08	286106.40	.00	15.00-	.00	.00	.00	15.00-26	
S/F AD REF# 0000									
69 10/24/12 2676 CORP ADV NOCASH ADJ S/F AD REF# 0000	8/08	286106.40	.00	15.00-	.00	.00	.00	15.00-26	
68 10/24/12 2676 CORP ADV NOCASH ADJ S/F AD REF# 0000	8/08	286106.40	.00	15.00-	.00	.00	.00	15.00-26	
67 10/24/12 2676 CORP ADV NOCASH ADJ S/F AD REF# 0000	8/08	286106.40	.00	450.00-	.00	.00	.00	450.00-26	
66 10/24/12 2576 CORP ADV NOCASH ADJ	8/08	286106.40	.00	210.00	.00	.00	.00	210.00 26	
S/F AD REF# 0000 65 10/24/12 2676 CORP ADV NOCASH ADJ	8/08	286106.40	.00	1110.00-	.00	.00	.00	1110.00-26	
S/F AD REF# 0000 64 10/19/12 1499 ZZZZF-Late Charges	8/08	286106.40	.00	40.17	.00	.00	.00	.00	40.17 01
S/F REF# 63 10/17/12 1499 ZZZZF-Late Charges	8/08	286106.40	.00	.00	.00	.00	.00	.00	01
S/F REF#									
62 9/17/12 1499 ZZZZF-Late Charges S/F REF#	8/08	286106.40	.00	.00	.00	.00	.00	.00	01
61 8/17/12 1499 ZZZZF-Late Charges S/F REF#	8/08	286106.40	.00	.00	.00	.00	.00	.00	01
60 7/17/12 1499 ZZZZF-Late Charges	8/08	286106.40	.00	.00	.00	.00	.00	.00	01
59 6/17/12 1499 ZZZZF-Late Charges	8/08	286106.40	.00	.00	.00	.00	.00	.00	01
S/F REF# 58 5/17/12 1499 ZZZZF-Late Charges	8/08	286106.40	.00	.00	.00	.00	.00	.00	01
S/F REF# 57 4/17/12 1499 ZZZZF-Late Charges	8/08	286106.40	.00	.00	.00	.00	.00	.00	01
S/F REF# 56 3/17/12 1499 ZZZZF-Late Charges S/F REF#	8/08	286106.40	.00	.00	.00	.00	.00	.00	01
O/1 IIII π									

JOB DT: 6/09/16 PAGE: 13

TR	ANSACTION		NEXT	-AFTER TRANS	.BALANCES-	TOTAL		APPLI	ED		MISC.PMTS
NBR	DATE CODE	DESCRIPTION	DUE	PRINCIPAL	ESCROW	AMOUNT	PRINCIPAL	INTEREST	ESCROW	SUSPENSE/CD	&SRV.FEES
LOAN#		CONTINUED									
55	2/17/12 1499 S/F	ZZZZF-Late Charges REF#	8/08	286106.40	.00	.00	.00	.00	.00	.00	01
54		ZZZZF-Late Charges REF#	8/08	286106.40	.00	.00	.00	.00	.00	.00	01
53		ZZZZF-Late Charges REF#	8/08	286106.40	.00	.00	.00	.00	.00	.00	01
52		ZZZZF-Late Charges REF#	8/08	286106.40	.00	.00	.00	.00	.00	.00	01
51	10/17/11 1499 S/F	ZZZZF-Late Charges REF#	8/08	286106.40	.00	.00	.00	.00	.00	.00	01
50	9/17/11 1499 S/F	ZZZZF-Late Charges REF#	8/08	286106.40	.00	.00	.00	.00	.00	.00	01
49	8/17/11 1499 S/F	ZZZZF-Late Charges REF#	8/08	286106.40	.00	.00	.00	.00	.00	.00	01
48	7/17/11 1499 S/F	ZZZZF-Late Charges REF#	8/08	286106.40	.00	.00	.00	.00	.00	.00	01
	S/F	ZZZZF-Late Charges REF#	8/08	286106.40	.00	.00	.00	.00	.00	.00	01
46	5/17/11 1499 S/F	ZZZZF-Late Charges REF#	8/08	286106.40	.00	.00	.00	.00	.00	.00	01
	S/F	ZZZZF-Late Charges REF#	8/08	286106.40	.00	.00	.00	.00	.00	.00	01
	S/F	ZZZZF-Late Charges REF#	8/08	286106.40	.00	.00	.00	.00	.00	.00	01
43	2/17/11 1499 S/F	ZZZZF-Late Charges REF#	8/08	286106.40	.00	.00	.00	.00	.00	.00	01
	S/F	ZZZZF-Late Charges REF#	8/08	286106.40	.00	.00	.00	.00	.00	.00	01
	S/F	ZZZZF-Late Charges REF#	8/08	286106.40	.00	.00	.00	.00	.00	.00	01
	S/F	ZZZZF-Late Charges REF#		286106.40	.00	.00	.00	.00	.00	.00	01
39	10/17/10 1499 S/F	ZZZZF-Late Charges REF#	8/08	286106.40	.00	.00	.00	.00	.00	.00	01
	S/F	ZZZZF-Late Charges REF#	8/08	286106.40	.00	.00	.00	.00	.00	.00	01
	S/F	ZZZZF-Late Charges REF#		286106.40	.00	.00	.00	.00	.00	.00	01
36	7/17/10 1499 S/F	ZZZZF-Late Charges REF#	8/08	286106.40	.00	.00	.00	.00	.00	.00	01
	S/F	ZZZZF-Late Charges REF#	8/08	286106.40	.00	.00	.00	.00	.00	.00	01
	S/F	ZZZZF-Late Charges REF#	8/08	286106.40	.00	.00	.00	.00	.00	.00	01
33	4/17/10 1499 S/F	ZZZZF-Late Charges REF#		286106.40	.00	.00	.00	.00	.00	.00	01
	S/F	ZZZZF-Late Charges REF#		286106.40	.00	.00	.00	.00	.00	.00	01
31	2/17/10 1499 S/F	ZZZZF-Late Charges REF#		286106.40	.00	.00	.00	.00	.00	.00	01
30	1/17/10 1499	ZZZZF-Late Charges	8/08	286106.40	.00	.00	.00	.00	.00	.00	01

SR497CR-02	Nationstar Mortgage LLC	6/09/16 8:03:28
JLEI499A	DETAIL TRANSACTION HISTORY	JOB DT: 6/09/16
		PAGE: 14

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TI NBR	RANSACTION DATE		DESCRIPTION		-AFTER TRANS PRINCIPAL	BALANCES- ESCROW	TOTAL AMOUNT	PRINCIPAL			SUSPENSE/CD	
LOAN‡	†		CONTINUED									
29	12/17/09		REF# ZZZZF-Late Charges	8/08	286106.40	.00	.00	.00	.00	.00	.00	01
28	11/17/09		REF# ZZZZF-Late Charges	8/08	286106.40	.00	.00	.00	.00	.00	.00	01
27	10/17/09	S/F 1499 S/F	REF# ZZZZF-Late Charges REF#	8/08	286106.40	.00	.00	.00	.00	.00	.00	01
26	9/17/09		ZZZZF-Late Charges REF#	8/08	286106.40	.00	.00	.00	.00	.00	.00	01
25	8/17/09		ZZZZF-Late Charges REF#	8/08	286106.40	.00	.00	.00	.00	.00	.00	01
24	7/17/09		ZZZZF-Late Charges REF#	8/08	286106.40	.00	.00	.00	.00	.00	.00	01
23	6/17/09		ZZZZF-Late Charges REF#	8/08	286106.40	.00	.00	.00	.00	.00	.00	01
22	5/17/09		ZZZZF-Late Charges REF#	8/08	286106.40	.00	.00	.00	.00	.00	.00	01
21	4/17/09		ZZZZF-Late Charges REF#	8/08	286106.40	.00	.00	.00	.00	.00	.00	01
20	3/17/09		ZZZZF-Late Charges REF#	8/08	286106.40	.00	.00	.00	.00	.00	.00	01
19		1499 S/F	ZZZZF-Late Charges REF#	8/08	286106.40	.00	.00	.00	.00	.00	.00	01
18		1499 S/F	ZZZZF-Late Charges REF#	8/08	286106.40	.00	.00	.00	.00	.00	.00	01
17		1499 S/F	ZZZZF-Late Charges REF#	8/08	286106.40	.00	.00	.00	.00	.00	.00	01
16		1499 S/F	ZZZZF-Late Charges REF#	8/08	286106.40	.00	.00	.00	.00	.00	.00	01
15		1499 S/F	ZZZZF-Late Charges REF#	8/08	286106.40	.00	.00	.00	.00	.00	.00	01
	5	S/F	ZZZZF-Late Charges REF#	8/08	286106.40	.00	.00	.00	.00		.00	01
	5	S/F	ZZZZF-Late Charges REF#		286106.40	.00	.00	.00	.00		.00	01
	ffective d	date:	ESCROW ADJ 10/15/12 B REF#	8/08	286106.40	.00	62293.87-	.00	.00	62293.87-	.00	
	10/19/12 Efective o	19 date:	ESCROW ADVANCE	8/08	286106.40	62293.87	62293.87	.00	.00	62293.87	.00	
	10/19/12 Efective o	8103 date:	NEW LOAN NOCASH 10/15/12	8/08	286106.40	.00	286106.40-	286106.40-	.00	.00	.00	
	2	о/∦ Ы	B REF# * * * * TOTALS * * * *					.00	5270.46			

CUSTOMER ACCOUNT ACTIVITY STATEMENT DATE 08/26/21

REQ BY LZ1

THANK YOU FOR CONTACTING RUSHMORE LOAN MANAGEMENT SERVICES

99 WILSON AVENUE
AMITYVILLE
NY 11701

RYSZARD KOZIKOWSKI

LOAN NUMBER:	* * * * * * * * * * * * * * * * * * * *	*****	******	******	*****
		CIIRRENT AC	COUNT INFORM	MATION	
DATE.	TOTAL			CURRENT	
				PRINCIPAL	F.SCROW
DIIE	AMOIINT	PAYMENT	RATE.	RALANCE.	BALANCE.
02-01-16	3 266 50	1 631 49	3 90000	BALANCE 396,242.80	98 163 71-
2ND MORTGA	GE:	1,031.13	0 00 0 00	169,818.	35
	~~. *********	******	******	********	
	ACTIVITY	Y FOR PERIOD	01/01/00 - 0	08/25/21	
PROCESS DU)N	EFFECTIVE DATE
DATE DA)N	
TRANSACTIO:	N PRIN. PAII)/ E	SCROW PAID/	OTH	ER
				AMOUNT CODE/DE	
08-24-21 00				1T	
0.11	0.00	0.00	0.00		
08-23-21 00	-00 631 PRO	PERTY PRESER	RVATION		
	0.00				
08-23-21 00					
	0.00				
08-20-21 02					
240.91	0.00				
				IEW PRINCIPAL/ES	CROW BALANCES
08-20-21 08				IΤ	
240.91	- 0.00	0.00	240.91-		
				IEW PRINCIPAL/ES	CROW BALANCES
08-16-21 02					
0.00	0.00	0.00	0.00	32.63-1 LATE	CHARGES

REQ BY LZ1

RYSZARD KOZIKOWSKI

		TRANSACTION DESCRIPTION	
TRANSACTION E AMOUNT	PRIN. PAID/ E BALANCE INTEREST	SCROW PAID/BALANCE AMOUNT CO	OTHER DDE/DESCRIPTION
	161 ESCROW ADVANCE 0.00 0.00		PAL/ESCROW BALANCES
	351 HAZARD INSURANC 0.00 0.00	Œ	
1.83	601 MISC. CORPORATE 0.00 0.00	DISBURSEMENT 0.00	PAL/ESCROW BALANCES
0.13	601 MISC. CORPORATE 0.00 0.00 631 PROPERTY PRESER	0.00	
1.50		0.00	
15.00	0.00 0.00 161 ESCROW ADVANCE	0.00	
240.91	0.00 0.00		PAL/ESCROW BALANCES
	352 FLOOD INSURANCE 0.00 0.00	DISBURSEMENT	,
	152 LATE CHARGE ASS		
85.00	631 PROPERTY PRESER 0.00 0.00	0.00	LATE CHARGES
200.00 07-02-21 02-16	631 PROPERTY PRESER 0.00 0.00 161 ESCROW ADVANCE	0.00	
169.00	0.00 0.00	169.00 97512.89- NEW PRINCIE	PAL/ESCROW BALANCES

DATE 08/26/21 PAGE 3

CUSTOMER ACCOUNT ACTIVITY STATEMENT DATE 08/26/21

REQ BY LZ1

RYSZARD KOZIKOWSKI

DATE DATE	ACTIVITY FOR PERIOD 0 TRANSACTION CODE	TRANSACTION DESCRIPTION	OF TRANSACTION
TRANSACTION AMOUNT	PRIN. PAID/ ES BALANCE INTEREST	SCROW PAID/ BALANCE AMOUNT COI	OTHER DE/DESCRIPTION
07-02-21 07-21 169.00-	. 351 HAZARD INSURANCE 0.00 0.00 9	: 169.00- 1512.89- NEW PRINCIPA	
1.83	601 MISC. CORPORATE	DISBURSEMENT 0.00	
240.91	0.00 0.00	240.91 27343.89- NEW PRINCIPA	AL/ESCROW BALANCES
	352 FLOOD INSURANCE 0.00 0.00	DISBURSEMENT	
0.13	601 MISC. CORPORATE 0.00 0.00	DISBURSEMENT 0.00	AL ADOROW DALANCED
0.00	5 152 LATE CHARGE ASSE 0.00 0.00 631 PROPERTY PRESERV	0.00 32.63-1 I	LATE CHARGES
1.50 06-15-21 00-00	0.00 0.00 631 PROPERTY PRESERV	0.00 ATION	
15.00 06-02-21 02-16 169.00	0.00 0.00 5 161 ESCROW ADVANCE 0.00 0.00	169.00	
06-02-21 06-21	9 351 HAZARD INSURANCE	97102.98- NEW PRINCIP <i>I</i> :	AL/ESCROW BALANCES
05-26-21 00-00	0.00 0.00 9 601 MISC. CORPORATE 0.00 0.00	97102.98- NEW PRINCIPA DISBURSEMENT	AL/ESCROW BALANCES

CUSTOMER ACCOUNT ACTIVITY STATEMENT DATE 08/26/21

REQ BY LZ1

RYSZARD KOZIKOWSKI

PROCESS I	DUE DATE	TRANSACTIO CODE	N	01/01/00 - TRANSACT DESCRIPT		EFFECTIVE DATE OF TRANSACTION
AMOUNT		RIN. PAID/ BALANCE	INTEREST	ESCROW PAID BALANCE	/C AMOUNT CODE/	THER
05-25-21 (00-00	601 MISC.	CORPORAT	E DISBURSEM		
		0.00				
		161 ESCRO				
240.9	91	0.00	0.00	240.91		/
05 00 01		0.50				ESCROW BALANCES
				E DISBURSEM	ENT	
240.9	91-	0.00				,
0= 10 01		4.64			NEW PRINCIPAL/	ESCROW BALANCES
		161 ESCRO				
7,043.5	54	0.00	0.00	7043.54		/
05 10 01		046/		96693.07-	NEW PRINCIPAL/	ESCROW BALANCES
		316 TOWN/				
7,043.5	54-	0.00	0.00	7043.54-		,
					NEW PRINCIPAL/	ESCROW BALANCES
05-17-21 (02-16	152 LATE	CHARGE AS	SESSMENT		
0.0	00	0.00	0.00	0.00	32.63-1 LAT	E CHARGES
05-04-21 (02-16	161 ESCRO	W ADVANCE			
169.0	00	0.00	0.00	169.00		,
					NEW PRINCIPAL/	ESCROW BALANCES
		351 HAZAR				
169.0	00-	0.00	0.00	169.00-		,
						ESCROW BALANCES
				E DISBURSEM	ENT	
1.8		0.00				
				E DISBURSEM	ENT	
0.1	11		0.00			
		161 ESCRO				
240.9	91	0.00				,
				89480.53-	NEW PRINCIPAL/	ESCROW BALANCES

DATE 08/26/21 PAGE 5

CUSTOMER ACCOUNT ACTIVITY STATEMENT DATE 08/26/21

REQ BY LZ1

RYSZARD KOZIKOWSKI

PROCESS DU				01/01/00 - TRANSACT DESCRIPT		25/21 I	EFFECTIVE DATE OF TRANSACTION
TRANSACTIC AMOUNT	ON PRIN. BALAI	PAID/ NCE I	NTEREST	ESCROW PAID BALANCE	AMC	OTHER	R CRIPTION
04-20-21 04 240.91			0.00	240.91-		PRINCIPAL/ESC	ROW BALANCES
04-02-21 02 169.00			ADVANCE 0.00	169.00		PRINCIPAL/ESCI	
04-02-21 04 169.00			INSURANO 0.00	CE 169.00-		PRINCIPAL/ESCI	
03-30-21 00 1.83 03-25-21 00	}	0.00	CORPORATI 0.00	E DISBURSEM 0.00	IENT	TRINGITIE, EGG	212111.020
0.14 03-23-21 00 215.00	l 0-00 601	0.00 MISC.	0.00 CORPORATI	0.00			
03-22-21 02 240.91	2-16 161	ESCROW	ADVANCE 0.00	240.91			
03-22-21 03 240.91			INSURANCE 0.00	E DISBURSEM 240.91-	IENT	PRINCIPAL/ESCI	
03-02-21 02	2-16 161		ADVANCE	169.00		PRINCIPAL/ESCI	
03-02-21 03			0.00	CE 169.00-		PRINCIPAL/ESC	
				88829.71-	NEW	PRINCIPAL/ESCI	ROW BALANCES

REQ BY LZ1

RYSZARD KOZIKOWSKI LOAN NUMBER:

PROCESS DUE DATE	ACTIVITY FOR PERIOD TRANSACTION CODE	TRANSACTION DESCRIPTION	EFFECTIVE DATE OF TRANSACTION
TRANSACTION	PRIN. PAID/ E BALANCE INTEREST	SCROW PAID/	OTHER
15.00 02-25-21 00-00 1.50 02-24-21 00-00 1.83 02-22-21 02-16	0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00	0.00 VATION 0.00 DISBURSEMENT 0.00	
	. 352 FLOOD INSURANCE 0.00 0.00	DISBURSEMENT 240.91-	PRINCIPAL/ESCROW BALANCES PRINCIPAL/ESCROW BALANCES
0.13 02-12-21 00-00 75.00 02-09-21 00-00 95.00 02-02-21 02-16	0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 161 ESCROW ADVANCE 0.00 0.00	DISBURSEMENT 0.00 VATION 0.00 VATION 0.00 169.00	
02-02-21 02-21 169.00- 01-30-21 00-00 645.00 01-29-21 00-00	. 351 HAZARD INSURANC 0.00 0.00	E 169.00- 88419.80- NEW DISBURSEMENT 0.00 VATION	PRINCIPAL/ESCROW BALANCES PRINCIPAL/ESCROW BALANCES

CUSTOMER ACCOUNT ACTIVITY STATEMENT DATE 08/26/21

REQ BY LZ1

RYSZARD KOZIKOWSKI

PROCESS DATE	DUE DATE	ACTIVITY FOR TRANSACTION CODE	PERIOD ()1/01/00 - TRANSACT: DESCRIPT:	08/25/21 ION ION	EFFECTIVE DATE OF TRANSACTION
TRANSAC' AMOUN'	rion : r	PRIN. PAID/ BALANCE INTI	ES EREST	SCROW PAID, BALANCE	/	THER DESCRIPTION
01-29-21	00-00	631 PROPERTY 0.00	PRESERV			
01-29-21	00-00	631 PROPERTY 0.00 631 PROPERTY	PRESERV	/ATION		
01-29-21 200	00-00	631 PROPERTY 0.00	PRESERV	/ATION 0.00		
01-28-21	00-00 .83	0.00 601 MISC. COI 0.00	RPORATE 0.00	DISBURSEMI 0.00	ENT	
01-25-21	00-00	601 MISC. CO	RPORATE 0.00	DISBURSEM	ENT	
01-20-21	02-16	161 ESCROW AND 0.00	DVANCE			
		352 FLOOD IN	8	88250.80-		ESCROW BALANCES
240	.91-	0.00	0.00	240.91-		ESCROW BALANCES
01-19-21	02-16	152 LATE CHAI	RGE ASSE	ESSMENT		
0 01-05-21	.00 02-16	0.00 161 ESCROW A	0.00 DVANCE	0.00	32.63-1 LAT	E CHARGES
169	.00	0.00	0.00	169.00	NEW PRINCIPAL/	ESCROW BALANCES
		351 HAZARD II	NSURANCE	2	,	
			C	00009.09	NEW PRINCIPAL/	ESCROW BALANCES
12-30-20	.00-00	631 PROPERTY 0.00 631 PROPERTY	PRESERV	7ATION 0.00		
		631 PROPERTY 0.00				

CUSTOMER ACCOUNT ACTIVITY STATEMENT DATE 08/26/21

REQ BY LZ1

RYSZARD KOZIKOWSKI

PROCESS DUE DATE DATE	ACTIVITY FOR PERIOD 01/01/00 - 08/25/21 TRANSACTION TRANSACTION EFFECTIVE DATE CODE DESCRIPTION OF TRANSACTION
TRANSACTION AMOUNT	PRIN. PAID/ ESCROW PAID/OTHERBALANCE INTEREST BALANCE AMOUNT CODE/DESCRIPTION
1.83 12-22-20 02-16	601 MISC. CORPORATE DISBURSEMENT 0.00 0.00 0.00 5 161 ESCROW ADVANCE 0.00 0.00 240.91
	87840.89- NEW PRINCIPAL/ESCROW BALANCES 352 FLOOD INSURANCE DISBURSEMENT 0.00 0.00 240.91-
	87840.89- NEW PRINCIPAL/ESCROW BALANCES 161 ESCROW ADVANCE 0.00 0.00 7043.54 87599.98- NEW PRINCIPAL/ESCROW BALANCES
12-21-20 12-20 7,043.54-	0/399.90- NEW PRINCIPAL/ESCROW BALANCES 0.00 0.00 7043.54- 87599.98- NEW PRINCIPAL/ESCROW BALANCES
0.10	601 MISC. CORPORATE DISBURSEMENT
1.50	631 PROPERTY PRESERVATION 0.00 0.00 0.00
169.00	80556.44- NEW PRINCIPAL/ESCROW BALANCES
169.00-	351 HAZARD INSURANCE 0.00 0.00 169.00- 80556.44- NEW PRINCIPAL/ESCROW BALANCES
	601 MISC. CORPORATE DISBURSEMENT 0.00 0.00 0.00

CUSTOMER ACCOUNT ACTIVITY STATEMENT DATE 08/26/21

REQ BY LZ1

RYSZARD KOZIKOWSKI LOAN NUMBER:

PROCESS DUE DATE DATE	ACTIVITY FOR PERIOD TRANSACTION CODE	01/01/00 - 08/2 TRANSACTION DESCRIPTION	25/21 EFFECTIVE DATE OF TRANSACTION
TRANSACTION F AMOUNT	PRIN. PAID/ E	SCROW PAID/ BALANCE AMO	OUNT CODE/DESCRIPTION
11-20-20 02-16	161 ESCROW ADVANCE 0.00 0.00	240.91	
	352 FLOOD INSURANCE 0.00 0.00	DISBURSEMENT	PRINCIPAL/ESCROW BALANCES
11-20-20 00-00	601 MISC. CORPORATE	80387.44- NEW DISBURSEMENT	PRINCIPAL/ESCROW BALANCES
11-03-20 02-16	0.00 0.00 161 ESCROW ADVANCE 0.00 0.00		
11-03-20 11-20	351 HAZARD INSURANC	80146.53- NEW	PRINCIPAL/ESCROW BALANCES
10-26-20 00-00	601 MISC. CORPORATE	80146.53- NEW DISBURSEMENT	PRINCIPAL/ESCROW BALANCES
10-23-20 00-00	0.00 0.00 601 MISC. CORPORATE	DISBURSEMENT	
	0.00 0.00 631 PROPERTY PRESER 0.00 0.00	RVATION	
10-21-20 00-00 15.00	631 PROPERTY PRESER 0.00 0.00	RVATION 0.00	
10-20-20 02-16 240.91	161 ESCROW ADVANCE 0.00 0.00	240.91	PRINCIPAL/ESCROW BALANCES
	352 FLOOD INSURANCE 0.00 0.00	DISBURSEMENT	INTROTTAL/ BOCKOW DALANCES
			PRINCIPAL/ESCROW BALANCES

CUSTOMER ACCOUNT ACTIVITY STATEMENT DATE 08/26/21

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PROCESS DUE DATE DATE	ACTIVITY FOR PERIOD (TRANSACTION CODE	TRANSACTION DESCRIPTION	EFFECTIVE DATE OF TRANSACTION
TRANSACTION AMOUNT	PRIN. PAID/ ES BALANCE INTEREST	SCROW PAID/ BALANCE AMO	OTHER
10-05-20 00-00 1.83 10-02-20 02-16	601 MISC. CORPORATE 0.00 0.00 161 ESCROW ADVANCE 0.00 0.00	DISBURSEMENT 0.00	
10-02-20 10-20		79736.62- NEW E	PRINCIPAL/ESCROW BALANCES
09-22-20 02-16		79736.62- NEW	PRINCIPAL/ESCROW BALANCES
09-22-20 09-20		79567.62- NEW DISBURSEMENT	PRINCIPAL/ESCROW BALANCES
09-18-20 00-00		79567.62- NEW VATION	PRINCIPAL/ESCROW BALANCES
09-18-20 00-00 15.00	631 PROPERTY PRESERV 0.00 0.00 601 MISC. CORPORATE	VATION 0.00	
0.12 09-02-20 02-16	0.00 0.00 161 ESCROW ADVANCE 0.00 0.00	0.00	
09-02-20 09-20	351 HAZARD INSURANCI	79326.82- NEW E	PRINCIPAL/ESCROW BALANCES
08-26-20 00-00	601 MISC. CORPORATE 0.00 0.00	79326.82- NEW DISBURSEMENT	PRINCIPAL/ESCROW BALANCES

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PROCESS DUE DATE DATE	ACTIVITY FOR PERIOD 01/01/00 - 08/25/21 TRANSACTION TRANSACTION EFFECTIVE DATE CODE DESCRIPTION OF TRANSACTION
TRANSACTION	PRIN. PAID/ ESCROW PAID/OTHERBALANCE INTEREST BALANCE AMOUNT CODE/DESCRIPTION
0.14 08-20-20 02-1	0 601 MISC. CORPORATE DISBURSEMENT 0.00 0.00 0.00 6 161 ESCROW ADVANCE 0.00 0.00 240.80
08-20-20 08-2	79157.82- NEW PRINCIPAL/ESCROW BALANCES 0 352 FLOOD INSURANCE DISBURSEMENT 0.00 0.00 240.80-
1.50	79157.82- NEW PRINCIPAL/ESCROW BALANCES 0 631 PROPERTY PRESERVATION 0.00 0.00 0.00 0 631 PROPERTY PRESERVATION
15.00 08-13-20 00-0	0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00
08-06-20 00-0 0.16 08-04-20 02-1	0 601 MISC. CORPORATE DISBURSEMENT 0.00 0.00 0.00 6 161 ESCROW ADVANCE
	0.00 0.00 169.00 78917.02- NEW PRINCIPAL/ESCROW BALANCES 0 351 HAZARD INSURANCE
	0.00 0.00 169.00- 78917.02- NEW PRINCIPAL/ESCROW BALANCES 0 601 MISC. CORPORATE DISBURSEMENT
1.83 07-22-20 00-0 1.50 07-22-20 00-0	0.00 0.00 0.00 0 631 PROPERTY PRESERVATION 0.00 0.00 0.00 0 631 PROPERTY PRESERVATION 0.00 0.00 0.00

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LOAN NUMBER:

ACTIVITY FOR PERIOD 01/01/00 - 08/25/21 PROCESS DUE TRANSACTION TRANSACTION EFFECTIVE DATE DATE DATE CODE DESCRIPTION OF TRANSACTION TRANSACTION PRIN. PAID/ ESCROW PAID/ -----OTHER-----AMOUNT BALANCE INTEREST BALANCE AMOUNT CODE/DESCRIPTION 07-22-20 00-00 631 PROPERTY PRESERVATION 85.00 0.00 0.00 0.00 07-22-20 00-00 631 PROPERTY PRESERVATION 200.00 0.00 0.00 0.00 07-21-20 02-16 161 ESCROW ADVANCE 240.80 240.80 0.00 0.00 78748.02- NEW PRINCIPAL/ESCROW BALANCES 07-21-20 07-20 352 FLOOD INSURANCE DISBURSEMENT 240.80- 0.00 0.00 240.80-78748.02- NEW PRINCIPAL/ESCROW BALANCES 07-10-20 00-00 601 MISC. CORPORATE DISBURSEMENT 0.18 0.00 0.00 0.00 07-02-20 02-16 161 ESCROW ADVANCE 169.00 169.00 0.00 0.00 78507.22- NEW PRINCIPAL/ESCROW BALANCES 07-02-20 07-20 351 HAZARD INSURANCE 169.00- 0.00 0.00 169.00-78507.22- NEW PRINCIPAL/ESCROW BALANCES 06-22-20 02-16 161 ESCROW ADVANCE 240.80 0.00 0.00 240.80 78338.22- NEW PRINCIPAL/ESCROW BALANCES 06-22-20 06-20 352 FLOOD INSURANCE DISBURSEMENT 240.80- 0.00 0.00 240.80-78338.22- NEW PRINCIPAL/ESCROW BALANCES 06-17-20 00-00 631 PROPERTY PRESERVATION 15.00 0.00 0.00 0.00 06-17-20 00-00 631 PROPERTY PRESERVATION 1.50 0.00 0.00 0.00

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PROCESS DUE DATE DATE	ACTIVITY FOR PERIOD 0: TRANSACTION CODE	TRANSACTION DESCRIPTION	EFFECTIVE DATE OF TRANSACTION
TRANSACTION I	PRIN. PAID/ ESC BALANCE INTEREST I	CROW PAID/	OTHER
1.83	601 MISC. CORPORATE 1 0.00 0.00 601 MISC. CORPORATE 1	0.00	
	0.00 0.00		
	631 PROPERTY PRESERVA		
95.00			
06-02-20 02-16	161 ESCROW ADVANCE		
169.00	0.00 0.00	169.00	
			PRINCIPAL/ESCROW BALANCES
06-02-20 06-20	351 HAZARD INSURANCE		
169.00-	0.00 0.00	169.00-	
05 00 00 00 16			PRINCIPAL/ESCROW BALANCES
	161 ESCROW ADVANCE 0.00 0.00		
240.00			PRINCIPAL/ESCROW BALANCES
05-20-20 05-20	352 FLOOD INSURANCE		FRINCIPAL/ESCROW BALANCES
	0.00 0.00		
210.00			PRINCIPAL/ESCROW BALANCES
05-19-20 00-00	631 PROPERTY PRESERVA	ATION	·
15.00	0.00 0.00	0.00	
	631 PROPERTY PRESERVA	ATION	
1.50			
	601 MISC. CORPORATE		
	0.00 0.00	0.00	
	161 ESCROW ADVANCE		
6 , 917.13	0.00		
	7	/68/.62- NEW	PRINCIPAL/ESCROW BALANCES

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PROCESS DUE DATE DATE	ACTIVITY FOR PERIOD TRANSACTION CODE	01/01/00 - 08/2 TRANSACTION DESCRIPTION	25/21 EI OI	FFECTIVE DATE F TRANSACTION
TRANSACTION P AMOUNT	RIN. PAID/ E BALANCE INTEREST	ESCROW PAID/ BALANCE AMO	OTHER- OUNT CODE/DESCI	
05-15-20 05-20 6,917.13-	316 TOWN/BORO 0.00 0.00	6917.13- 77687.62- NEW	PRINCIPAL/ESCRO	OW BALANCES
0.19	601 MISC. CORPORATE 0.00 0.00 161 ESCROW ADVANCE	0.00		
137.80	0.00 0.00	137.80 70770.49- NEW	PRINCIPAL/ESCRO	DW BALANCES
137.80-	0.00 0.00	137.80- 70770.49- NEW	PRINCIPAL/ESCRO	DW BALANCES
240.80	0.00 0.00	240.80 70632.69- NEW	PRINCIPAL/ESCRO	DW BALANCES
	352 FLOOD INSURANCE 0.00 0.00	240.80-	PRINCIPAL/ESCRO	OW BALANCES
04-16-20 00-00 15.00	631 PROPERTY PRESER 0.00 0.00 631 PROPERTY PRESER	RVATION		
1.50	0.00 0.00 633 MISC. F/C AND E	0.00		
27.19 04-15-20 00-00	0.00 0.00 630 ATTORNEY ADVANC	0.00 CES		
150.00 04-15-20 00-00 192.50	0.00 0.00 630 ATTORNEY ADVANC 0.00 0.00	0.00 CES 0.00		

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PROCESS DATE	DUE DATE	ACTIVITY FOR PERIOD TRANSACTION CODE	TRANSACT:		EFFECTIVE DATE OF TRANSACTION
TRANSAC' AMOUN	TION F T	PRIN. PAID/ E BALANCE INTEREST	SCROW PAID BALANCE	/OTH	IER SCRIPTION
		601 MISC. CORPORATE	DISBURSEM		
04-02-20	02-16	0.00 0.00 161 ESCROW ADVANCE	0.00		
137	90 80	0.00 0.00	137 80		
137	• 0 0			NEW PRINCIPAL/ES	SCROW RALANCES
04-02-20	04-20	351 HAZARD INSURANC		NEW TRINCITAL, EC	octow brilling
		0.00 0.00			
107	• • •			NEW PRINCIPAL/ES	SCROW BALANCES
03-25-20	00-00	601 MISC. CORPORATE			John Briefing
0	.18	0.00 0.00	0.00		
03-20-20	02-16	161 ESCROW ADVANCE			
		0.00 0.00			
				NEW PRINCIPAL/ES	SCROW BALANCES
03-20-20	03-20	352 FLOOD INSURANCE			
240	.80-	0.00 0.00	240.80-		
			70254.09-	NEW PRINCIPAL/ES	SCROW BALANCES
03-19-20	00-00	631 PROPERTY PRESER	RVATION		
1	.50	0.00 0.00	0.00		
03-19-20	00-00	631 PROPERTY PRESER	RVATION		
		0.00 0.00			
03-16-20	02-16	152 LATE CHARGE ASS	SESSMENT		
				32.63-1 LATE	CHARGES
		161 ESCROW ADVANCE			
137	.80	0.00 0.00			
				NEW PRINCIPAL/ES	SCROW BALANCES
		351 HAZARD INSURANC			
137	.80-	0.00 0.00	137.80-		
			70013.29-	NEW PRINCIPAL/ES	SCROW BALANCES

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PROCESS DATE	DUE DATE	ACTIVITY FOR PERIOD TRANSACTION CODE	TRANSACTION DESCRIPTION	EFFEC OF TR	TIVE DATE
TRANSAC AMOUN	CTION E	PRIN. PAID/ E BALANCE INTEREST	SCROW PAID/ BALANCE AM	OTHER DUNT CODE/DESCRIPT	ION
02-27-20	00-00	631 PROPERTY PRESER 0.00 0.00	CVATION		
		631 PROPERTY PRESER			
		0.00 0.00			
		601 MISC. CORPORATE			
1	.83	0.00 0.00	0.00		
02-21-20	00-00	601 MISC. CORPORATE	DISBURSEMENT		
0	.17	0.00 0.00	0.00		
02-20-20	02-16	161 ESCROW ADVANCE			
240	.80	0.00 0.00	240.80		
00 00 00	00 00	352 FLOOD INSURANCE		PRINCIPAL/ESCROW B	ALANCES
		0.00 0.00			
240	.00-			PRINCIPAL/ESCROW B	AT ANCEC
02-18-20	02-16	152 LATE CHARGE ASS		FRINCIPAL/ESCROW B	ALANCES
02 10 20	02 10	0.00 0.00	0.00	32.63-1 LATE CHARGE	S
02-04-20	02-16	0.00 0.00 161 ESCROW ADVANCE		22,00 1 2::12 0:::1::02	~
137	.80	0.00 0.00	137.80		
			69634.69- NEW	PRINCIPAL/ESCROW B	ALANCES
02-04-20	02-20	351 HAZARD INSURANC	E		
137	.80-	0.00 0.00	137.80-		
				PRINCIPAL/ESCROW B	ALANCES
01-31-20	00-00	631 PROPERTY PRESER			
		0.00 0.00			
		631 PROPERTY PRESER			
1 20 20		0.00 0.00 601 MISC. CORPORATE			
		0.00 0.00			
1	0 3	0.00	0.00		

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RYSZARD KOZIKOWSKI

PROCESS DATE	DUE DATE	ACTIVITY ITRANSACTION	FOR PERIOI DN	0 01/01/00 - TRANSACT DESCRIPT	08/25/21 ION ION	EFFE OF T	CTIVE DATE
TRANSACI AMOUNT	TION :	PRIN. PAID/ BALANCE	INTEREST	ESCROW PAID	/ AMOUNT	OTHER CODE/DESCRIE	
01-23-20	00-00	631 PROPI	ERTY PRESI	ERVATION			
01-23-20	00-00	0.00 631 PROPE 0.00	ERTY PRESI	ERVATION 0.00 FE DISBURSEM			
01-23-20	00-00	601 MISC.	. CORPORAT	TE DISBURSEM 0.00	ENT		
01-22-20	02-16	161 ESCRO 0.00	OW ADVANCE 0.00	E 240.80			
01-22-20	01-20	352 FL00I) INSURANG	CE DISBURSEM	NEW PRINC ENT	CIPAL/ESCROW	BALANCES
		0.00		69496.89-	NEW PRINC	CIPAL/ESCROW	BALANCES
01-16-20	02-16	152 LATE	CHARGE AS	SSESSMENT	32 63-	·1 LATE CHARG	TF C
01-03-20	02 - 16	161 ESCR0)W ADVANCI	€	32.03	I LAIL CHARC	ODO
		0.00		69256.09-	NEW PRINC	CIPAL/ESCROW	BALANCES
01-03-20 137.	01-20	351 HAZAI 0.00	RD INSURAN 0.00	NCE 137.80-			
		631 PROPI		69256.09-	NEW PRINC	CIPAL/ESCROW	BALANCES
1.	50	0.00	0.00	0.00			
		631 PROPE 0.00		ERVATION 0.00			
				TE DISBURSEM 0.00	ENT		
12-23-19	02-16	161 ESCRO	OW ADVANCE	£ 6017 14			
b,91/.	14	0.00			NEW PRINC	CIPAL/ESCROW	BALANCES

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PROCESS DUE DATE DATE	ACTIVITY FOR PERIOD TRANSACTION CODE	01/01/00 - 08/25/21 TRANSACTION DESCRIPTION	EFFECTIVE DATE OF TRANSACTION
AMOUNT	PRIN. PAID/ E	ESCROW PAID/O BALANCE AMOUNT CODE/	THER DESCRIPTION
12-23-19 12-19	316 TOWN/BORO 0.00 0.00	6917.14- 69118.29- NEW PRINCIPAL/	ESCROW BALANCES
12-20-19 02-16 240.80	161 ESCROW ADVANCE 0.00 0.00		
	352 FLOOD INSURANCE 0.00 0.00	E DISBURSEMENT	
0.17	601 MISC. CORPORATE 0.00 0.00	E DISBURSEMENT 0.00	ESCROW DALLANCES
0.00	152 LATE CHARGE ASS 0.00 0.00 631 PROPERTY PRESER	0.00 32.63-1 LAT	E CHARGES
12-03-19 02-16	0.00 0.00 161 ESCROW ADVANCE		
	0.00 0.00 351 HAZARD INSURANC	61960.35- NEW PRINCIPAL/	ESCROW BALANCES
137.80-	0.00 0.00	137.80- 61960.35- NEW PRINCIPAL/	ESCROW BALANCES
1.83	601 MISC. CORPORATE 0.00 0.00	0.00	
0.18	601 MISC. CORPORATE 0.00 0.00 161 ESCROW ADVANCE	0.00	
	0.00 0.00		ESCROW BALANCES

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		TRANSACTION DESCRIPTION	
TRANSACTION PAMOUNT	PRIN. PAID/ E BALANCE INTEREST	SCROW PAID/ BALANCE AMOUNT CO	OTHER DE/DESCRIPTION
	352 FLOOD INSURANCE 0.00 0.00		AL/ESCROW BALANCES
0.00	152 LATE CHARGE ASS	ESSMENT 0.00 32.63-1	
1.50 11-05-19 00-00	0.00 0.00 631 PROPERTY PRESER	0.00 VATION	
15.00 11-04-19 02-16 137.80	161 ESCROW ADVANCE 0.00 0.00	137.80	
	351 HAZARD INSURANC 0.00 0.00	137.80-	
1.83	601 MISC. CORPORATE 0.00 0.00	0.00	AL/ESCROW BALANCES
0.20	601 MISC. CORPORATE 0.00 0.00 161 ESCROW ADVANCE	0.00	
240.80	0.00 0.00	240.80 61443.95- NEW PRINCIPA	AL/ESCROW BALANCES
240.80-	0.00 0.00	240.80- 61443.95- NEW PRINCIPA	AL/ESCROW BALANCES
	152 LATE CHARGE ASS 0.00 0.00	ESSMENT 0.00 32.63-1	LATE CHARGES

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ACTIVITY FOR PERIOD 01/01/00 - 08/25/21 PROCESS DUE TRANSACTION TRANSACTION EFFECTIVE DATE DATE DATE CODE DESCRIPTION OF TRANSACTION TRANSACTION PRIN. PAID/ ESCROW PAID/ -----OTHER-----AMOUNT BALANCE INTEREST BALANCE AMOUNT CODE/DESCRIPTION 10-14-19 00-00 631 PROPERTY PRESERVATION 95.00 0.00 0.00 0.00 10-02-19 02-16 161 ESCROW ADVANCE 137.80 0.00 0.00 137.80 61203.15- NEW PRINCIPAL/ESCROW BALANCES 10-02-19 10-19 351 HAZARD INSURANCE 137.80-0.00 0.00 137.80-61203.15- NEW PRINCIPAL/ESCROW BALANCES 10-02-19 00-00 631 PROPERTY PRESERVATION 15.00 0.00 0.00 0.00 10-02-19 00-00 631 PROPERTY PRESERVATION 1.50 0.00 0.00 0.00 10-02-19 00-00 601 MISC. CORPORATE DISBURSEMENT 1.83 0.00 0.00 0.00 09-20-19 02-16 161 ESCROW ADVANCE 240.80 0.00 0.00 240.80 61065.35- NEW PRINCIPAL/ESCROW BALANCES 09-20-19 09-19 352 FLOOD INSURANCE DISBURSEMENT 240.80- 0.00 0.00 240.80-61065.35- NEW PRINCIPAL/ESCROW BALANCES 09-19-19 00-00 601 MISC. CORPORATE DISBURSEMENT 0.17 0.00 0.00 0.00 09-16-19 02-16 152 LATE CHARGE ASSESSMENT 0.00 0.00 0.00 0.00 32.63-1 LATE CHARGES 09-11-19 02-16 161 ESCROW ADVANCE 137.80 0.00 0.00 137.80 60824.55- NEW PRINCIPAL/ESCROW BALANCES

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TRANSACTION	PRIN. PAID/ BALANCE INTEREST	ESCROW PAID/(BALANCE AMOUNT CODE,	OTHER
137.80-	19 351 HAZARD INSURAN 0.00 0.00	NCE 137.80- 60824.55- NEW PRINCIPAL	/ESCROW BALANCES
15.00	00 631 PROPERTY PRESE 0.00 0.00 00 631 PROPERTY PRESE	0.00	
1.50	0.00 0.00 0.00 0.00 00 601 MISC. CORPORA	0.00	
	0.00 0.00 0.00		
08-26-19 02-3	l6 161 ESCROW ADVANCE	Ξ	
	0.00 0.00 19 352 FLOOD INSURANC	60686.75- NEW PRINCIPAL,	/ESCROW BALANCES
	0.00 INSURANC		/ESCROW BALANCES
1.75	0.00 0.00 0.00	TE DISBURSEMENT 0.00	
08-16-19 02-1	16 152 LATE CHARGE AS	SSESSMENT 0.00 32.63-1 LA	TE CHADCEC
08-08-19 02-1	0.00 0.00 16 161 ESCROW ADVANCE 0.00 0.00	€	IE CHARGES
08-08-19 08-3	19 351 HAZARD INSURAN	60445.95- NEW PRINCIPAL, NCE	/ESCROW BALANCES
137.80-	0.00 0.00	137.80- 60445.95- NEW PRINCIPAL,	/ESCROW BALANCES
	0.00 0.00 0.00	TE DISBURSEMENT	

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	TRANSACTION CODE		'ION 'ION	EFFECTIVE DATE OF TRANSACTION
AMOUNT	BALANCE INT	ESCROW PAIC EREST BALANCE	AMOUNT CODE/	
		DVANCE 0.00 240.80 60308.15-	NEW PRINCIPAL/	ESCROW BALANCES
	352 FLOOD IN	SURANCE DISBURSEM 0.00 240.80- 60308.15-	IENT	
15.00	631 PROPERTY 0.00	PRESERVATION 0.00	NEW FRINCIPAL/	ESCROW DALANCES
1.50	0.00	0.00 0.00	NI NI III	
0.18	0.00 631 PROPERTY	RPORATE DISBURSEM 0.00 0.00	IF IV.T.	
85.00	0.00 631 PROPERTY	0.00 0.00		
200.00	0.00 152 LATE CHAI	0.00 0.00		
0.00	0.00 161 ESCROW A	0.00 0.00	32.63-1 LAT	E CHARGES
137.80	0.00	0.00 137.80 60067.35-	NEW PRINCIPAL/	ESCROW BALANCES
	351 HAZARD II 0.00	NSURANCE 0.00 137.80- 60067.35-	NEW DDINCIDAL/	FSCDOW BALANCES
06-27-19 00-00	631 PROPERTY 0.00 631 PROPERTY	PRESERVATION	NEW FRINCIPAL/	ESCROW DALANCES
06-27-19 00-00 15.00		PRESERVATION 0.00 0.00		

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TRANSACTION E	PRIN. PAID/ ESCROW PAID/OTHERBALANCE INTEREST BALANCE AMOUNT CODE/DESCRIPTION
06-26-19 02-16 240.80	161 ESCROW ADVANCE 0.00 0.00 240.80 59929.55- NEW PRINCIPAL/ESCROW BALANCES
	352 FLOOD INSURANCE DISBURSEMENT 0.00 0.00 240.80- 59929.55- NEW PRINCIPAL/ESCROW BALANCES
1.75	601 MISC. CORPORATE DISBURSEMENT 0.00 0.00 0.00
0.19	601 MISC. CORPORATE DISBURSEMENT 0.00 0.00 0.00 152 LATE CHARGE ASSESSMENT
0.00 06-10-19 02-16	0.00 0.00 0.00 32.63-1 LATE CHARGES 161 ESCROW ADVANCE
06-10-19 06-19	0.00 0.00 137.80 59688.75- NEW PRINCIPAL/ESCROW BALANCES 351 HAZARD INSURANCE
	0.00 0.00 137.80- 59688.75- NEW PRINCIPAL/ESCROW BALANCES 631 PROPERTY PRESERVATION
1.50 05-29-19 00-00	0.00 0.00 0.00 631 PROPERTY PRESERVATION
15.00 05-28-19 02-16 240.80	161 ESCROW ADVANCE 0.00 0.00 240.80
	59550.95- NEW PRINCIPAL/ESCROW BALANCES 352 FLOOD INSURANCE DISBURSEMENT 0.00 0.00 240.80- 59550.95- NEW PRINCIPAL/ESCROW BALANCES
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PROCESS DUE DATE DATE	ACTIVITY FOR PERIOD TRANSACTION CODE	01/01/00 - 08/25/21 TRANSACTION DESCRIPTION	EFFECTIVE DATE OF TRANSACTION
TRANSACTION AMOUNT	PRIN. PAID/ BALANCE INTEREST	ESCROW PAID/BALANCE AMOUNT COI	OTHER DE/DESCRIPTION
05-28-19 00-00 1.75 05-23-19 00-00 0.20	601 MISC. CORPORATE 0.00 0.00 601 MISC. CORPORATE 0.00 0.00	E DISBURSEMENT 0.00 E DISBURSEMENT	
05-16-19 02-16	0.00 0.00		
	0.00 0.00		
	161 ESCROW ADVANCE 0.00 0.00		
	351 HAZARD INSURANO 0.00 0.00	CE	
1.75	601 MISC. CORPORATE 0.00 0.00	0.00	
0.19 04-26-19 02-16	601 MISC. CORPORATE 0.00 0.00 161 ESCROW ADVANCE	0.00	
	0.00 0.00 352 FLOOD INSURANCE	52377.01- NEW PRINCIPA	AL/ESCROW BALANCES
	0.00 0.00		AL/ESCROW BALANCES

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RYSZARD KOZIKOWSKI

LOAN NUMBER:

ACTIVITY FOR PERIOD 01/01/00 - 08/25/21 DUE TRANSACTION PROCESS TRANSACTION EFFECTIVE DATE DATE DATE CODE DESCRIPTION OF TRANSACTION TRANSACTION PRIN. PAID/ ESCROW PAID/ -----OTHER-----AMOUNT BALANCE INTEREST BALANCE AMOUNT CODE/DESCRIPTION 04-26-19 00-00 631 PROPERTY PRESERVATION 95.00 0.00 0.00 0.00 04-25-19 00-00 631 PROPERTY PRESERVATION 75.00 0.00 0.00 0.00 04-23-19 00-00 631 PROPERTY PRESERVATION 15.00 0.00 0.00 0.00 04-23-19 00-00 631 PROPERTY PRESERVATION 1.50 0.00 0.00 0.00 04-19-19 00-00 601 MISC. CORPORATE DISBURSEMENT 1.75 0.00 0.00 0.00 152 LATE CHARGE ASSESSMENT 04-16-19 02-16 0.00 0.00 0.00 0.00 32.63-1 LATE CHARGES 633 MISC. F/C AND B/R EXPENSES 04-10-19 00-00 220.00 0.00 0.00 0.00 04-10-19 00-00 633 MISC. F/C AND B/R EXPENSES 95.00 0.00 0.00 0.00 633 MISC. F/C AND B/R EXPENSES 04-10-19 00-00 105.00 0.00 0.00 0.00 04-10-19 00-00 633 MISC. F/C AND B/R EXPENSES 105.00 0.00 0.00 0.00 04-10-19 00-00 633 MISC. F/C AND B/R EXPENSES 105.00 0.00 0.00 0.00 04-10-19 00-00 633 MISC. F/C AND B/R EXPENSES 95.00 0.00 0.00 0.00 633 MISC. F/C AND B/R EXPENSES 04-10-19 00-00 81.56 0.00 0.00 0.00 04-10-19 00-00 630 ATTORNEY ADVANCES 0.00 0.00 0.00 990.00

REQ BY LZ1

RYSZARD KOZIKOWSKI

PROCESS DUE DATE DATE	ACTIVITY FOR PERIOD TRANSACTION CODE	TRANSACTION DESCRIPTION	21 EFFECTIVE DATE OF TRANSACTION
AMOUNT		SCROW PAID/ BALANCE AMOUN	OTHERT CODE/DESCRIPTION
04-09-19 00-0	0.00 0.00 0.00	DISBURSEMENT	
	5 161 ESCROW ADVANCE		
130.03	0.00 0.00	52136 21 NEW DD	INCIPAL/ESCROW BALANCES
0/-08-19 0/-1	9 351 HAZARD INSURANC		INCITAL/ESCNOW DALLANCES
136 85-	0.00 0.00	136 85-	
130.03			INCIPAL/ESCROW BALANCES
03-28-19 00-0) 631 PROPERTY PRESER		INCITIE, ECCIÓN BIEINCEC
	0.00 0.00		
) 631 PROPERTY PRESER		
	0.00 0.00		
	0 601 MISC. CORPORATE		
	0.00 0.00		
	5 161 ESCROW ADVANCE		
	0.00 0.00		
		51999.36- NEW PR	INCIPAL/ESCROW BALANCES
	352 FLOOD INSURANCE		
240.80-	0.00	240.80-	
		51999.36- NEW PR	INCIPAL/ESCROW BALANCES
03-25-19 00-0) 601 MISC. CORPORATE		
0.19			
	5 152 LATE CHARGE ASS		
0.00		0.00 32.	63-1 LATE CHARGES
) 631 PROPERTY PRESER		
	0.00 0.00		
	5 161 ESCROW ADVANCE		
136.85	0.00 0.00		
		51758.56- NEW PR	INCIPAL/ESCROW BALANCES

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CUSTOMER ACCOUNT ACTIVITY STATEMENT DATE 08/26/21

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RYSZARD KOZIKOWSKI

PROCESS DATE	DUE DATE	ACTIVITY FOR TRANSACTION CODE					EFFECTIVE DATE OF TRANSACTION
TRANSACT AMOUNT	CION P	RIN. PAID/ BALANCE IN	E. ITEREST	SCROW PAID BALANCE	/ AMC	OUNT CODE/DES	ER SCRIPTION
03-08-19	03-19	351 HAZARD 0.00	INSURANCE 0.00	E 136.85-			CROW BALANCES
		631 PROPERT 0.00 631 PROPERT	Y PRESER	VATION			
200. 03-05-19	00-00	0.00 601 MISC. 0	0.00 CORPORATE	0.00 DISBURSEM	ENT		
02-28-19	00-00	0.00 631 PROPERT 0.00 631 PROPERT	Y PRESER'	VATION 0.00			
1.	50	0.00 633 MISC. E	0.00 F/C AND B	0.00 /R EXPENSE:	S		
02-27-19	00-00	0.00 633 MISC. E 0.00	C/C AND B	/R EXPENSE	S		
02-27-19 990. 02-26-19	00-00	0.00 630 ATTORNE 0.00 161 ESCROW	EY ADVANCE 0.00 ADVANCE	0.00			
240.	. 80	0.00	0.00	240.80 51621.71-		PRINCIPAL/ESC	CROW BALANCES
240.	80-	352 FLOOD 1 0.00	0.00	240.80- 51621.71-		PRINCIPAL/ESO	CROW BALANCES
		631 PROPERT					

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RYSZARD KOZIKOWSKI

PROCESS DUE DATE DATE	ACTIVITY FOR PERIOD (TRANSACTION CODE	01/01/00 - 08/25/21 TRANSACTION DESCRIPTION	EFFECTIVE DATE OF TRANSACTION
TRANSACTION AMOUNT	BALANCE INTEREST	SCROW PAID/O' BALANCE AMOUNT CODE/I	DESCRIPTION
0.31 02-19-19 02-16	601 MISC. CORPORATE 0.00 0.00 152 LATE CHARGE ASSE	DISBURSEMENT 0.00	
02-12-19 00-00 1.75 02-08-19 02-16	0.00 0.00 161 ESCROW ADVANCE 0.00 0.00	DISBURSEMENT 0.00	
02-08-19 02-19	351 HAZARD INSURANCE 0.00 0.00	51380.91- NEW PRINCIPAL/	
240.80	161 ESCROW ADVANCE 0.00 0.00	240.80 51244.06- NEW PRINCIPAL/	
240.80-		240.80- 51244.06- NEW PRINCIPAL/	ESCROW BALANCES
15.00 01-25-19 00-00 1.50	631 PROPERTY PRESERV 0.00 0.00 631 PROPERTY PRESERV 0.00 0.00 152 LATE CHARGE ASSE	0.00 /ATION 0.00	
0.00 01-14-19 00-00 0.25	0.00 0.00 601 MISC. CORPORATE	0.00 32.63-1 LATE DISBURSEMENT 0.00	E CHARGES
	0.00 0.00		ESCROW BALANCES

CUSTOMER ACCOUNT ACTIVITY STATEMENT DATE 08/26/21

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RYSZARD KOZIKOWSKI

LOAN NUMBER:

ACTIVITY FOR PERIOD 01/01/00 - 08/25/21 DUE TRANSACTION PROCESS TRANSACTION EFFECTIVE DATE DESCRIPTION DATE DATE CODE OF TRANSACTION TRANSACTION PRIN. PAID/ ESCROW PAID/ -----OTHER-----AMOUNT BALANCE INTEREST BALANCE AMOUNT CODE/DESCRIPTION ______ 01-09-19 01-19 351 HAZARD INSURANCE 136.85- 0.00 0.00 136.85-51003.26- NEW PRINCIPAL/ESCROW BALANCES 01-04-19 00-00 633 MISC. F/C AND B/R EXPENSES 555.50 0.00 0.00 0.00 01-04-19 00-00 633 MISC. F/C AND B/R EXPENSES 2,947.35 0.00 0.00 0.00 01-04-19 00-00 630 ATTORNEY ADVANCES 215.00 0.00 0.00 0.00 12-28-18 00-00 631 PROPERTY PRESERVATION 15.00 0.00 0.00 0.00 12-28-18 00-00 631 PROPERTY PRESERVATION 0.00 0.00 1.50 0.00 12-26-18 02-16 161 ESCROW ADVANCE 240.80 0.00 0.00 240.80 50866.41- NEW PRINCIPAL/ESCROW BALANCES 12-26-18 12-18 352 FLOOD INSURANCE DISBURSEMENT 240.80- 0.00 0.00 240.80-50866.41- NEW PRINCIPAL/ESCROW BALANCES 12-20-18 00-00 601 MISC. CORPORATE DISBURSEMENT 1.75 0.00 0.00 0.00 12-18-18 02-16 161 ESCROW ADVANCE 0.00 0.00 6796.30 6,796.30 50625.61- NEW PRINCIPAL/ESCROW BALANCES 12-18-18 12-18 316 TOWN/BORO 6,796.30- 0.00 0.00 6796.30-50625.61- NEW PRINCIPAL/ESCROW BALANCES

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RYSZARD KOZIKOWSKI

PROCESS DO	UE ATE	ACTIV TRANS CODE	TITY FO	R PERIOD	01/01/00 - TRANSACT DESCRIPT	08/2 ION ION	25/21	EFFI OF :	ECTIVE DATE
TRANSACTION AMOUNT	ON PR B	IN. P	PAID/ CE I	NTEREST	ESCROW PAID BALANCE	/ AMO	OUNT CODE	OTHER DESCRII	
12-18-18 00	0-00	601	MISC.	CORPORAT	E DISBURSEM				
0.29	2-16	152	LATE C	HARGE AS	SESSMENT				
0.00	0	0.	00	0.00	0.00	3	32.63-1 LA	TE CHAR	GES
12-10-18 02	2-16	161	ESCROW	ADVANCE					
136.85	5	0.	00	0.00	136.85				
					43829.31-	NEW	PRINCIPAL	/ESCROW	BALANCES
12-10-18 12									
136.85	5 -	0.	00	0.00	136.85-				
					43829.31-	NEW	PRINCIPAL,	/ESCROW	BALANCES
12-07-18 00									
15.00 12-07-18 00	0	0.	00	0.00	0.00				
12-07-18 00	0-00	631	PROPER	TY PRESE	RVATION				
1.50	0	0.	00	0.00	0.00				
12-06-18 00	0-00	631	PROPER	TY PRESE	RVATION				
75.00	0	0.	00	0.00	0.00				
12-05-18 00									
95.00	0	0.	00		0.00				
12-05-18 00									
1,485.00						_			
11-29-18 00						S			
325.00									
11-26-18 02	2-16	161	ESCROW	ADVANCE	0.40				
240.80	0	0.	00	0.00	240.80			/=========	D3.1.3.1.0E.0
11 06 10 11	1 10	250			43692.46-		PRINCIPAL,	/ ESCROW	BALANCES
11-26-18 13						ĽN'I'			
240.80	U –	0.	UU	0.00	240.80-			/======================================	
					43692.46-	NEW	PKINCIPAL,	/ ESCROW	BALANCES

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RYSZARD KOZIKOWSKI

PROCESS DUE DATE DATE	ACTIVITY FOR PERIOD TRANSACTION CODE	01/01/00 - 08/25/21 TRANSACTION DESCRIPTION	EFFECTIVE DATE OF TRANSACTION
TRANSACTION	PRIN. PAID/ E	SCROW PAID/OT BALANCE AMOUNT CODE/I	THER
11-19-18 00-00	601 MISC. CORPORATE 0.00 0.00 152 LATE CHARGE ASS	DISBURSEMENT	
0.00	152 LATE CHARGE ASS: 0.00 0.00 161 ESCROW ADVANCE	0.00 32.63-1 LATE	E CHARGES
136.85	0.00 0.00	136.85 43451.66- NEW PRINCIPAL/H	ESCROW BALANCES
	351 HAZARD INSURANC 0.00 0.00		CCDOM DAIANCES
0.24	601 MISC. CORPORATE 0.00 0.00	DISBURSEMENT 0.00	19CKOM DALIANCES
1.50	631 PROPERTY PRESER 0.00 0.00	0.00	
15.00	631 PROPERTY PRESER 0.00 0.00 601 MISC. CORPORATE	0.00	
0.23 10-31-18 00-00	0.00 0.00 601 MISC. CORPORATE	0.00 DISBURSEMENT	
10-26-18 02-16	0.00 0.00 161 ESCROW ADVANCE		
10-26-18 10-18	352 FLOOD INSURANCE	DISBURSEMENT	ESCROW BALANCES
	0.00 0.00 631 PROPERTY PRESER	43314.81- NEW PRINCIPAL/	ESCROW BALANCES
	0.00 0.00		

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RYSZARD KOZIKOWSKI

LOAN NUMBER:

ACTIVITY FOR PERIOD 01/01/00 - 08/25/21 PROCESS DUE TRANSACTION TRANSACTION EFFECTIVE DATE DATE DATE CODE DESCRIPTION OF TRANSACTION TRANSACTION PRIN. PAID/ ESCROW PAID/ -----OTHER-----AMOUNT BALANCE INTEREST BALANCE AMOUNT CODE/DESCRIPTION 10-17-18 00-00 631 PROPERTY PRESERVATION 1.50 0.00 0.00 0.00 10-16-18 02-16 152 LATE CHARGE ASSESSMENT 0.00 0.00 0.00 32.63-1 LATE CHARGES 0.00 10-08-18 02-16 161 ESCROW ADVANCE 136.85 136.85 0.00 0.00 43074.01- NEW PRINCIPAL/ESCROW BALANCES 10-08-18 10-18 351 HAZARD INSURANCE 136.85- 0.00 0.00 136.85-43074.01- NEW PRINCIPAL/ESCROW BALANCES 10-08-18 00-00 601 MISC. CORPORATE DISBURSEMENT 1.75 0.00 0.00 0.00 09-28-18 02-16 161 ESCROW ADVANCE 240.80 240.80 0.00 0.00 42937.16- NEW PRINCIPAL/ESCROW BALANCES 09-28-18 09-18 352 FLOOD INSURANCE DISBURSEMENT 240.80- 0.00 0.00 240.80-42937.16- NEW PRINCIPAL/ESCROW BALANCES 09-17-18 02-16 152 LATE CHARGE ASSESSMENT 0.00 0.00 0.00 0.00 32.63-1 LATE CHARGES 09-14-18 00-00 601 MISC. CORPORATE DISBURSEMENT 1.75 0.00 0.00 0.00 09-12-18 02-16 161 ESCROW ADVANCE 136.85 0.00 0.00 136.85 42696.36- NEW PRINCIPAL/ESCROW BALANCES 09-12-18 09-18 351 HAZARD INSURANCE 136.85- 0.00 0.00 136.85-42696.36- NEW PRINCIPAL/ESCROW BALANCES

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RYSZARD KOZIKOWSKI

PROCESS DUE DATE DATE	ACTIVITY FOR PERIOD 01/01/00 - 08/25/21 TRANSACTION TRANSACTION EFFECTIVE DATE CODE DESCRIPTION OF TRANSACTION
TRANSACTION	PRIN. PAID/ ESCROW PAID/OTHERBALANCE INTEREST BALANCE AMOUNT CODE/DESCRIPTION
0.33 08-28-18 00-00 15.00 08-28-18 00-00 1.50	631 PROPERTY PRESERVATION
240.80 08-27-18 08-18	0.00 0.00 240.80 42559.51- NEW PRINCIPAL/ESCROW BALANCES 352 FLOOD INSURANCE DISBURSEMENT 0.00 0.00 240.80-
0.29 08-16-18 02-16	42559.51- NEW PRINCIPAL/ESCROW BALANCES 601 MISC. CORPORATE DISBURSEMENT 0.00 0.00 0.00 152 LATE CHARGE ASSESSMENT
08-15-18 00-00 60.00 08-08-18 02-16	161 ESCROW ADVANCE
	0.00 0.00 136.85 42318.71- NEW PRINCIPAL/ESCROW BALANCES 351 HAZARD INSURANCE 0.00 0.00 136.85- 42318.71- NEW PRINCIPAL/ESCROW BALANCES
1.75 07-27-18 00-00	601 MISC. CORPORATE DISBURSEMENT

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DATE	DATE	ACTIVITY FOR PERIOD 01/01/00 - 08/25/21 TRANSACTION TRANSACTION EFFECTIVE DATE CODE DESCRIPTION OF TRANSACTION
TRANSAC AMOUN	TION P	RIN. PAID/ ESCROW PAID/OTHERBALANCE INTEREST BALANCE AMOUNT CODE/DESCRIPTION
07-27-18	00-00	631 PROPERTY PRESERVATION 0.00 0.00 0.00
07-26-18	02-16	161 ESCROW ADVANCE
240	.80	0.00 0.00 240.80
210	• • •	0.00 0.00 240.80 42181.86- NEW PRINCIPAL/ESCROW BALANCES
07-26-18	07-18	352 FLOOD INSURANCE DISBURSEMENT
		0.00 0.00 240.80-
		42181.86- NEW PRINCIPAL/ESCROW BALANCES
07-25-18	00-00	711 PROPERTY PRESERVATION REPAYMENT
12	.00	0.00 0.00 0.00
		631 PROPERTY PRESERVATION
12	.00	0.00 0.00 0.00
07-20-18	00-00	631 PROPERTY PRESERVATION
12	.00	0.00 0.00 0.00 152 LATE CHARGE ASSESSMENT
07-16-18	02-16	152 LATE CHARGE ASSESSMENT
0	.00	0.00 0.00 0.00 32.63-1 LATE CHARGES 631 PROPERTY PRESERVATION
07-13-18	00-00	631 PROPERTY PRESERVATION
75	.00	0.00 0.00 0.00
		161 ESCROW ADVANCE
136	.85	0.00 0.00 136.85
		41941.06- NEW PRINCIPAL/ESCROW BALANCES
		351 HAZARD INSURANCE
136	.85-	0.00 0.00 136.85-
06 20 10	00 00	41941.06- NEW PRINCIPAL/ESCROW BALANCES 631 PROPERTY PRESERVATION
1 06-20-10	00-00	0.00 0.00 0.00 631 PROPERTY PRESERVATION
		0.00 0.00 0.00
13	• 0 0	0.00

D3.00 / 0.0 / 0.0 / 0.1

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PROCESS DUE DATE DATE	ACTIVITY FOR PERIOD TRANSACTION CODE	01/01/00 - 08/25/21 TRANSACTION DESCRIPTION	EFFECTIVE DATE OF TRANSACTION
TRANSACTION	PRIN. PAID/ E	SCROW PAID/ BALANCE AMOUNT COD	-OTHER
06-28-18 00-00 105.00	631 PROPERTY PRESER 0.00 0.00	VATION 0.00	
0.31	601 MISC. CORPORATE 0.00 0.00 161 ESCROW ADVANCE	0.00	
		41804.21- NEW PRINCIPA	L/ESCROW BALANCES
	352 FLOOD INSURANCE 0.00 0.00		L/ESCROW BALANCES
0.00	152 LATE CHARGE ASS 0.00 0.00	ESSMENT 0.00 32.63-1 L	
	161 ESCROW ADVANCE 0.00 0.00		L/ESCROW BALANCES
	351 HAZARD INSURANC 0.00 0.00	E 136.85-	
	601 MISC. CORPORATE 0.00 0.00		L/ESCROW BALANCES
	161 ESCROW ADVANCE 0.00 0.00	240.80	
05-29-18 05-18	352 FLOOD INSURANCE 0.00 0.00		L/ESCROW BALANCES
05-29-18 00-00		41426.56- NEW PRINCIPA VATION	L/ESCROW BALANCES

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PROCESS DUE DATE DATE	ACTIVITY FOR PERIOD TRANSACTION CODE	01/01/00 - 08/25/21 TRANSACTION DESCRIPTION	EFFECTIVE DATE OF TRANSACTION
TRANSACTION AMOUNT	PRIN. PAID/ E BALANCE INTEREST	SCROW PAID/C BALANCE AMOUNT CODE/	THER DESCRIPTION
05-25-18 00-00 1.75	0.00 0.00 0.00	DISBURSEMENT 0.00	
0.00	5 152 LATE CHARGE ASS 0.00 0.00 5 161 ESCROW ADVANCE	0.00 32.63-1 LAT	'E CHARGES
6,657.49	0.00 0.00	6657.49 41185.76- NEW PRINCIPAL/	ESCROW BALANCES
	3 316 TOWN/BORO 0.00 0.00		
1.75	0.00 0.00 0.00	DISBURSEMENT 0.00	ESCROW BALANCES
0.34	0.00 0.00 0.00	0.00	
05-10-18 00-00	0.00 0.00 0.00 0.00 161 ESCROW ADVANCE	DISBURSEMENT	
05-09-18 02-16 136.85	0.00 0.00	136.85	/
	3 351 HAZARD INSURANC 0.00 0.00		ESCROW BALANCES
) 601 MISC. CORPORATE	34528.27- NEW PRINCIPAL/	ESCROW BALANCES
0.38 05-02-18 00-00	0.00 0.00) 601 MISC. CORPORATE 0.00 0.00	0.00 DISBURSEMENT	
05-02-18 00-00	0.00 0.00 0.00 0.00	DISBURSEMENT	

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PROCESS DUE DATE DATE	ACTIVITY FOR PERIOD TRANSACTION CODE	01/01/00 - 08/2 TRANSACTION DESCRIPTION	EFFECTIVE DATE OF TRANSACTION
	BALANCE INTEREST	BALANCE AMO	OUNT CODE/DESCRIPTION
15.00 04-26-18 02-16	631 PROPERTY PRESE: 0.00 0.00 161 ESCROW ADVANCE	RVATION 0.00	
04-26-18 04-18	352 FLOOD INSURANCE	34391.42- NEW E DISBURSEMENT	PRINCIPAL/ESCROW BALANCES
04-16-18 02-16	0.00 0.00 152 LATE CHARGE AS	34391.42- NEW SESSMENT	PRINCIPAL/ESCROW BALANCES
	161 ESCROW ADVANCE 0.00 0.00	136.85	32.63-1 LATE CHARGES
	351 HAZARD INSURAN 0.00 0.00	CE 136.85-	PRINCIPAL/ESCROW BALANCES
0.43	601 MISC. CORPORAT: 0.00 0.00	E DISBURSEMENT 0.00	PRINCIPAL/ESCROW BALANCES
0.37 03-30-18 00-00	0.00 0.00 631 PROPERTY PRESE	0.00 RVATION	
1.75	601 MISC. CORPORAT: 0.00 0.00	E DISBURSEMENT 0.00	
	161 ESCROW ADVANCE 0.00 0.00	240.80	PRINCIPAL/ESCROW BALANCES

CUSTOMER ACCOUNT ACTIVITY STATEMENT

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RYSZARD KOZIKOWSKI

PROCESS DUE DATE DATE	TRANSACTION CODE	01/01/00 - 08/25/21 TRANSACTION DESCRIPTION	EFFECTIVE DATE OF TRANSACTION
TRANSACTION AMOUNT	BALANCE INTEREST	ESCROW PAID/C BALANCE AMOUNT CODE/	DESCRIPTION
	8 352 FLOOD INSURANCE 0.00 0.00	E DISBURSEMENT	
	0 601 MISC. CORPORATE 0.00 0.00 6 152 LATE CHARGE ASS	E DISBURSEMENT	
0.00	0.00 0.00 6 161 ESCROW ADVANCE	0.00 32.63-1 LAT	'E CHARGES
136.85	0.00 0.00	136.85 33772.97- NEW PRINCIPAL/	ESCROW BALANCES
	8 351 HAZARD INSURANO 0.00 0.00		ESCROW BALANCES
15.00	0 631 PROPERTY PRESER 0.00 0.00	RVATION 0.00	Ederion Britainelle
	6 161 ESCROW ADVANCE 0.00 0.00		FSCDOM BALANCES
	8 352 FLOOD INSURANCE 0.00 0.00	E DISBURSEMENT 240.80-	
	6 152 LATE CHARGE ASS	33636.12- NEW PRINCIPAL/ SESSMENT 0.00 32.63-1 LAT	
02-08-18 02-1	6 161 ESCROW ADVANCE 0.00 0.00	136.85	
	8 351 HAZARD INSURANO 0.00 0.00		ESCROW BALANCES
130.03-	0.00	33395.32- NEW PRINCIPAL/	ESCROW BALANCES

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RYSZARD KOZIKOWSKI

DATE	DATE	TRANSACTI CODE	NC		DESCRIPTI	ION		EFFECTIVE DATE OF TRANSACTION
TRANSACT AMOUNT	TION P	RIN. PAID/ BALANCE	INTE	REST	ESCROW PAID	/ AM(OTH DUNT CODE/DE	ER
01-31-18	00-00	631 PROP	ERTY	PRESE	RVATION			
		0.00						
		631 PROP						
		0.00						
01-29-18	02-16	161 ESCR	AD WC	VANCE				
240.	.80	0.00		0.00	240.80			
					33258.47-	NEW	PRINCIPAL/ES	CROW BALANCES
					E DISBURSEME	ENT		
240.	.80-	0.00		0.00	240.80-			
					33258.47-	NEW	PRINCIPAL/ES	CROW BALANCES
01-24-18	00-00	631 PROP	ERTY	PRESE	RVATION			
15.	.00	0.00		0.00	0.00			
		631 PROP	ERTY	PRESE	RVATION			
1.	.50	0.00		0.00	0.00			
01-22-18	02-16	161 ESCR	AC WC	VANCE				
136.	. 85			0.00	136.85			
					33017.67-	NEW	PRINCIPAL/ES	CROW BALANCES
01-22-18	01-18	351 HAZA	RD IN	ISURAN(CE			
		0.00						
					33017.67-	NEW	PRINCIPAL/ES	CROW BALANCES
01-18-18	00-00	631 PROP	ERTY	PRESE	RVATION			
95.	.00	0.00		0.00	0.00			
		152 LATE						
							32.63-1 LATE	CHARGES
					E DISBURSEME			
					0.00			
		161 ESCR						
		0.00						
						NEW	PRINCIPAL/ES	CROW BALANCES

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PROCESS DUE DATE DATE	ACTIVITY FOR PERIOD TRANSACTION CODE	01/01/00 - 08/20 TRANSACTION DESCRIPTION	5/21 EFFECTIVE DATE OF TRANSACTION
TRANSACTION AMOUNT		SCROW PAID/ BALANCE AMOU	OTHERUNT CODE/DESCRIPTION
01-04-18 12-1	7 352 FLOOD INSURANCE 0.00 0.00	DISBURSEMENT 240.80-	PRINCIPAL/ESCROW BALANCES
1.18	0.00 0.00 0.00	DISBURSEMENT 0.00	
0.36 12-28-17 02-1	0 601 MISC. CORPORATE 0.00 0.00 6 161 ESCROW ADVANCE	0.00	
6,657.50	0.00 0.00	6657.50	PRINCIPAL/ESCROW BALANCES
6,657.50-	0.00 0.00	32640.02- NEW 1	PRINCIPAL/ESCROW BALANCES
12-18-17 02-1 0.00 12-11-17 02-1	6 152 LATE CHARGE ASS 0.00 0.00 6 161 ESCROW ADVANCE	ESSMENT 0.00 32	2.63-1 LATE CHARGES
136.85	0.00 0.00	136.85 25982.52- NEW 1	PRINCIPAL/ESCROW BALANCES
	7 351 HAZARD INSURANC 0.00 0.00	136.85-	PRINCIPAL/ESCROW BALANCES
1.50	0 631 PROPERTY PRESER 0.00 0.00 0 631 PROPERTY PRESER	0.00	
15.00 11-28-17 02-1	0.00 0.00 6 161 ESCROW ADVANCE	0.00	
240.80	0.00 0.00	240.80	PRINCIPAL/ESCROW BALANCES

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CUSTOMER ACCOUNT ACTIVITY STATEMENT DATE 08/26/21

REQ BY LZ1

RYSZARD KOZIKOWSKI

PROCESS DUE DATE DATE	ACTIVITY FOR PERIOD TRANSACTION CODE	01/01/00 - 08/25/21 TRANSACTION DESCRIPTION	EFFECTIVE DATE OF TRANSACTION
TRANSACTION P	RIN. PAID/ E BALANCE INTEREST	SCROW PAID/OT BALANCE AMOUNT CODE/D	HER
	352 FLOOD INSURANCE 0.00 0.00		SCROW BALANCES
0.00	152 LATE CHARGE ASS 0.00 0.00 161 ESCROW ADVANCE	0.00 32.63-1 LATE	CHARGES
136.85	0.00 0.00	136.85 25604.87- NEW PRINCIPAL/E	SCROW BALANCES
	351 HAZARD INSURANC 0.00 0.00		SCROW BALANCES
1.18	601 MISC. CORPORATE 0.00 0.00 161 ESCROW ADVANCE	0.00	
240.80	0.00 0.00	240.80 25468.02- NEW PRINCIPAL/E	SCROW BALANCES
240.80-	0.00 0.00	240.80- 25468.02- NEW PRINCIPAL/E	SCROW BALANCES
15.00 10-27-17 00-00	631 PROPERTY PRESER 0.00 0.00 631 PROPERTY PRESER 0.00 0.00	0.00 VATION	
10-16-17 02-16 0.00 10-11-17 00-00	152 LATE CHARGE ASS	ESSMENT 0.00 32.63-1 LATE DISBURSEMENT	CHARGES
0.33	0.00	0.00	

CUSTOMER ACCOUNT ACTIVITY STATEMENT DATE 08/26/21

REQ BY LZ1

RYSZARD KOZIKOWSKI

		TRANSACTIO CODE	N 		ION ION	
TRANSACT: AMOUNT	ION PF	RIN. PAID/ BALANCE	INTEREST	ESCROW PAID BALANCE	/OTI AMOUNT CODE/DI	HER ESCRIPTION
		161 ESCRO 0.00	0.00	136.85	NEW PRINCIPAL/E	SCROW BALANCES
		351 HAZAR 0.00	D INSURAN 0.00	CE 136.85-	NEW PRINCIPAL/E	
1.3	18	601 MISC. 0.00 631 PROPE	CORPORAT 0.00	E DISBURSEM 0.00		ookon biibiikobo
1.5	50 00-00	0.00 631 PROPE	0.00 RTY PRESE	0.00 RVATION		
15.0 09-27-17 240.8	00 02-16 80	0.00 161 ESCRO 0.00	0.00 W ADVANCE 0.00	0.00		
09-27-17	09-17		INSURANC	25090.37- E DISBURSEM	NEW PRINCIPAL/E	SCROW BALANCES
	00-00		CORPORAT	25090.37- E DISBURSEM	NEW PRINCIPAL/E ENT	SCROW BALANCES
09-18-17	02-16 00	152 LATE 0.00	CHARGE AS 0.00	SESSMENT 0.00	32.63-1 LATE	CHARGES
		161 ESCRO 0.00	0.00	136.85	NEW PRINCIPAL/E	SCROW BALANCES
		351 HAZAR 0.00	D INSURAN 0.00	CE 136.85-	NEW PRINCIPAL/E	

DATE 08/26/21 PAGE 43

CUSTOMER ACCOUNT ACTIVITY STATEMENT DATE 08/26/21

REQ BY LZ1

RYSZARD KOZIKOWSKI

PROCESS DUE DATE DATE	ACTIVITY FOR PERIOD 01/01/00 - 08/25/21 TRANSACTION TRANSACTION EFFECTIVE DATE CODE DESCRIPTION OF TRANSACTION	1
TRANSACTION AMOUNT	PRIN. PAID/ ESCROW PAID/OTHERBALANCE INTEREST BALANCE AMOUNT CODE/DESCRIPTION	-
09-07-17 00-00	631 PROPERTY PRESERVATION	
75.00	0.00 0.00 0.00	
08-29-17 02-16	161 ESCROW ADVANCE	
240.80	0.00 0.00 240.80	
	24/12./2- NEW PRINCIPAL/ESCROW BALANCES	
08-29-17 08-17	352 FLOOD INSURANCE DISBURSEMENT	
240.80-	0.00 0.00 240.80-	
	24712.72- NEW PRINCIPAL/ESCROW BALANCES	
08-29-17 00-00	631 PROPERTY PRESERVATION	
15.00	0.00 0.00 0.00	
08-29-17 00-00	631 PROPERTY PRESERVATION	
1.50	0.00 0.00 0.00	
08-23-17 00-00	631 PROPERTY PRESERVATION	
95.00	0.00 0.00 0.00 601 MISC. CORPORATE DISBURSEMENT	
08-17-17 00-00	601 MISC. CORPORATE DISBURSEMENT	
1.18	0.00 0.00 0.00	
08-16-17 02-16	152 LATE CHARGE ASSESSMENT	
0.00	0.00 0.00 0.00 32.63-1 LATE CHARGES	
08-16-17 00-00	601 MISC. CORPORATE DISBURSEMENT	
0.30	0.00 0.00 0.00	
	601 MISC. CORPORATE DISBURSEMENT	
	0.00 0.00 0.00	
08-02-17 02-16	161 ESCROW ADVANCE	
136.85	0.00 0.00 136.85	
	244/1.92- NEW PRINCIPAL/ESCROW BALANCES	
	351 HAZARD INSURANCE	
136.85-	0.00 0.00 136.85-	
	24471.92- NEW PRINCIPAL/ESCROW BALANCES	

CUSTOMER ACCOUNT ACTIVITY STATEMENT DATE 08/26/21

REQ BY LZ1

RYSZARD KOZIKOWSKI

PROCESS DUE DATE DATE	ACTIVITY FOR PERIOD TRANSACTION CODE	TRANSACTION DESCRIPTION	EFFECTIVE DATE OF TRANSACTION
AMOUNT	BALANCE INTEREST	SCROW PAID/ BALANCE AMOUNT COI	DE/DESCRIPTION
07-26-17 00-00 15.00 07-26-17 00-00 1.50	631 PROPERTY PRESER 0.00 0.00 631 PROPERTY PRESER 0.00 0.00	0.00 VATION 0.00	
240.80 07-20-17 07-17	161 ESCROW ADVANCE 0.00 0.00 352 FLOOD INSURANCE 0.00 0.00	240.80 24335.07- NEW PRINCIPA DISBURSEMENT	AL/ESCROW BALANCES
07-19-17 00-00 0.28 07-17-17 02-16	601 MISC. CORPORATE 0.00 0.00 152 LATE CHARGE ASS	24335.07- NEW PRINCIPA DISBURSEMENT 0.00 ESSMENT	
07-07-17 00-00 1.18 07-06-17 02-16	601 MISC. CORPORATE 0.00 0.00 161 ESCROW ADVANCE	0.00	LATE CHARGES
07-06-17 07-17	0.00 0.00 351 HAZARD INSURANC 0.00 0.00	24094.27- NEW PRINCIP <i>!</i> E	AL/ESCROW BALANCES
06-27-17 00-00 1.50	631 PROPERTY PRESER	24094.27- NEW PRINCIPA VATION 0.00	AL/ESCROW BALANCES
15.00 06-20-17 02-16	0.00 0.00 161 ESCROW ADVANCE 0.00 0.00	0.00	AL/ESCROW BALANCES

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CUSTOMER ACCOUNT ACTIVITY STATEMENT DATE 08/26/21

REQ BY LZ1

RYSZARD KOZIKOWSKI

PROCESS DUE	ACTIVITY FOR INTERPOLATION TRANSACTION E CODE	PERIOD 01/01/00 - TRANSACT DESCRIPT	08/25/21 TION TION	EFFECTIVE DATE OF TRANSACTION
TRANSACTION AMOUNT	PRIN. PAID/ BALANCE INTH	ESCROW PAID EREST BALANCE)/OT AMOUNT CODE/D	HER ESCRIPTION
06-20-17 06-	17 352 FLOOD INS 0.00	SURANCE DISBURSEM	IENT	
0.00	16 152 LATE CHAP 0.00	RGE ASSESSMENT 0.00 0.00		
06-05-17 02- 136.85	16 161 ESCROW AI 0.00	0.00 136.85	NEW PRINCIPAL/E	SCROW BALANCES
	17 351 HAZARD IN 0.00	NSURANCE 0.00 136.85-		
	00 601 MISC. COP			SCROW BALANCES
1.18	00 601 MISC. COP 0.00 00 631 PROPERTY	0.00 0.00	IENT	
1.50	0.00 0.00 00 631 PROPERTY	0.00 0.00		
15.00	0.00 16 161 ESCROW AI	0.00 0.00		
		23579.77-		SCROW BALANCES
240.80-	17 352 FLOOD INS 0.00	0.00 240.80-	ENT NEW PRINCIPAL/E	SCROW BALANCES
	16 161 ESCROW AI 0.00	DVANCE		

REQ BY LZ1

RYSZARD KOZIKOWSKI LOAN NUMBER:

PROCESS DUE DATE DATE	ACTIVITY FOR PERI TRANSACTION CODE		E	EFFECTIVE DATE
TRANSACTION :	PRIN. PAID/ BALANCE INTERES	ESCROW PAID/	OTHEF	R CRIPTION
05-19-17 05-17	316 TOWN/BORO 0.0			
0.27	601 MISC. CORPOR 0.00 0.0 161 ESCROW ADVAN	ATE DISBURSEMENT 0 0.00		
147.58	0.00 0.0	0 147.58 16732.41- NEW	PRINCIPAL/ESCF	ROW BALANCES
147.58-	0.00 0.0	0 147.58- 16732.41- NEW	PRINCIPAL/ESCF	ROW BALANCES
1.50 04-27-17 00-00	631 PROPERTY PRE 0.00 0.0 631 PROPERTY PRE	0 0.00 SERVATION		
1.18	601 MISC. CORPOR 0.00 0.0	0.00		
04-20-17 02-16 240.80	161 ESCROW ADVAN 0.00 0.0	CE 0 240.80 16584.83- NEW	PRINCIPAL/ESCE	ROW BALANCES
	352 FLOOD INSURA 0.00 0.0	NCE DISBURSEMENT		
12.50	631 PROPERTY PRE 0.00 0.0	SERVATION 0 0.00	FKINCIPAL/ESCE	OW DALANCES
	152 LATE CHARGE 0.00 0.0		32.63-1 LATE CH	HARGES

CUSTOMER ACCOUNT ACTIVITY STATEMENT DATE 08/26/21

REQ BY LZ1

RYSZARD KOZIKOWSKI

PROCESS DUE DATE DATE	ACTIVITY FOR PERIOD TRANSACTION CODE			ECTIVE DATE
TRANSACTION E	PRIN. PAID/ E BALANCE INTEREST	SCROW PAID/	OTHER	
65.00 04-13-17 00-00 1.18 04-12-17 00-00 0.37 04-12-17 00-00 0.31 04-12-17 00-00 0.32 04-12-17 00-00 0.35	631 PROPERTY PRESER 0.00 0.00 601 MISC. CORPORATE	0.00 DISBURSEMENT 0.00 DISBURSEMENT 0.00 DISBURSEMENT 0.00 DISBURSEMENT 0.00 DISBURSEMENT 0.00		
04-04-17 04-17	351 HAZARD INSURANC	16344.03- NEW F	PRINCIPAL/ESCROW	BALANCES
03-29-17 00-00 95.00 03-27-17 00-00 1.50 03-27-17 00-00 15.00 03-21-17 02-16	631 PROPERTY PRESER 0.00 0.00 631 PROPERTY PRESER 0.00 0.00 631 PROPERTY PRESER 0.00 0.00 161 ESCROW ADVANCE 0.00 0.00	16344.03- NEW F VATION	PRINCIPAL/ESCROW	
		TOTOO.40 NEW E	. INTINCTI ALI/ LIDCROW	DUTUICES

REQ BY LZ1

RYSZARD KOZIKOWSKI

PROCESS DUE DATE DATE	ACTIVITY FOR PERIOD TRANSACTION CODE	TRANSACTION DESCRIPTION	EFFECTIVE DATE OF TRANSACTION
TRANSACTION I	PRIN. PAID/ E BALANCE INTEREST	SCROW PAID/O BALANCE AMOUNT CODE/	THER DESCRIPTION
	352 FLOOD INSURANCE 0.00 0.00		ESCROW BALANCES
0.00	152 LATE CHARGE ASS 0.00 0.00	SESSMENT 0.00 32.63-1 LAT	
	601 MISC. CORPORATE 0.00 0.00		
	161 ESCROW ADVANCE 0.00 0.00		ECCDOM DALANCEC
	351 HAZARD INSURANC 0.00 0.00	E	ESCROW BALANCES
02-27-17 00-00	631 PROPERTY PRESER 0.00 0.00	15955.65- NEW PRINCIPAL/ VATION 0.00	ESCROW BALANCES
15.00	631 PROPERTY PRESER 0.00 0.00	0.00	
02-22-17 02-16 240.80	161 ESCROW ADVANCE 0.00 0.00	240.80	
	352 FLOOD INSURANCE 0.00 0.00		ESCROW BALANCES
		15808.07- NEW PRINCIPAL/	ESCROW BALANCES
0.00 02-08-17 00-00		0.00 32.63-1 LAT	E CHARGES

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CUSTOMER ACCOUNT ACTIVITY STATEMENT DATE 08/26/21 PAGE 49

RYSZARD KOZIKOWSKI

PROCESS DUE DATE DATE	TRANSACTION CODE	01/01/00 - 08/25/21 TRANSACTION DESCRIPTION	EFFECTIVE DATE OF TRANSACTION
TRANSACTION AMOUNT	PRIN. PAID/ BALANCE INTEREST	ESCROW PAID/C BALANCE AMOUNT CODE/	THER DESCRIPTION
02-03-17 02-16	161 ESCROW ADVANCE 0.00 0.00		
02-03-17 02-17 147.58-	351 HAZARD INSURAN 0.00 0.00	CE 147.58- 15567.27- NEW PRINCIPAL/	ECCDOMI DAIANCEC
1.50	631 PROPERTY PRESE 0.00 0.00	RVATION 0.00	ESCROW BALANCES
15.00	631 PROPERTY PRESE 0.00 0.00 161 ESCROW ADVANCE	0.00	
240.80	0.00 0.00	240.80 15419.69- NEW PRINCIPAL/	ESCROW BALANCES
240.80-	0.00 0.00	240.80- 15419.69- NEW PRINCIPAL/	ESCROW BALANCES
0.00		0.00 32.63-1 LAT	'E CHARGES
1.18	601 MISC. CORPORAT 0.00 0.00	0.00	
	161 ESCROW ADVANCE 0.00 0.00		ESCROW BALANCES
	351 HAZARD INSURAN 0.00 0.00	CE 147.58-	
	631 PROPERTY PRESE 0.00 0.00		ESCROW BALANCES

CUSTOMER ACCOUNT ACTIVITY STATEMENT DATE 08/26/21

REQ BY LZ1

RYSZARD KOZIKOWSKI

PROCESS DATE	DATE	TRANSA CODE	ACTION		DESCRIPT	ION ION		EFFECTIVE DATE OF TRANSACTION
TRANSAC AMOUN	TION P T	PRIN. PA	AID/ E IN	E TEREST	SCROW PAID BALANCE	/ AM(OTH OUNT CODE/DE	ER SCRIPTION
12-30-16	00-00	631 F	PROPERT	Y PRESER	RVATION			
12-29-16	02 16	161 5		0.00	0.00			
0,000	. 57	0.0	0	0.00	6606.57	NT ET TAT	DDINCIDAI /EC	CROW BALANCES
12-29-16	12_16	216 п			13031.31-	NEW	PRINCIPAL/ES	CROW BALANCES
					6606 57-			
0,000	. 5 / -	0.0) ()	0.00	6606.57-	NT T-7 TAT	DDINCIDAI /EC	CROW BALANCES
12-20-16	02-16	161 E	TCCDOM			NEW	PKINCIPAL/ES	CROW BALANCES
12-20-16	02-10	101 E	POCKOM	ADVANCE	240.80			
240	.00	0.0) ()			NT T-7 TAT	DDINCIDAI /EC	CROW BALANCES
12-20-16	12_16	252 5	T AOO T		0424.74- DISBURSEM		PKINCIPAL/ES	CROW BALANCES
					240.80-	.E.IN I		
240	.00-	0.0	0			NT 17: TAT	DDINCIDAI /EC	CROW BALANCES
12-16-16	02-16	150 т		7DCE 7CC	0424./4-	NEW	PKINCIPAL/ES	CROW DALANCES
12-10-10	02-10	175 1	JU TYIF CU	ARGE ASS			22 62_1 TNTE	СПУРСЕС
12_00_16	02-16	161 5		0.00	0.00	,	32.63-1 LATE	CHARGES
12-00-10	02-10	101 5	JU POCKOM	ADVANCE 0 00	240.80			
240	.00	0.0	0	0.00	240.00	אז בי זאז	DDINCIDAI /EC	CROW BALANCES
12-08-16	11_16	352 5	T OOD T		DISBURSEM		LKINCILWI/E9	CROW DALIANCES
					240.80-	.EIN I		
240	.00-	0.0	0			NT 17: TAT	DDINCIDAI /EC	CROW BALANCES
12-07-16	02 16	161 t				NEW	PRINCIPAL/ES	CROW BALANCES
					240.80			
240	.00	0.0	0	0.00		NT 17: TAT	DDINCIDAI /EC	CROW BALANCES
12 07 16	10 16	252 5	7T (() () T	NICIID A NICE	7943.14- E DISBURSEM		LVINCILAT\F2	CROW DALANCES
						.C.IV I		
240	.00-	0.0	, (240.80-	NTT-T-7		CROW BALANCES
					1943.14-	NFW	PKINCIPAL/ES	CKOM BALANCES

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CUSTOMER ACCOUNT ACTIVITY STATEMENT DATE 08/26/21

REQ BY LZ1

RYSZARD KOZIKOWSKI

PROCESS DATE	DUE DATE	ACTIVITY FOR PERIOD 01/01/00 - 08/25/21 TRANSACTION TRANSACTION EFFECTIVE DATE CODE DESCRIPTION OF TRANSACTION
TRANSACT AMOUNT	TION P T	RIN. PAID/ ESCROW PAID/OTHERBALANCE INTEREST BALANCE AMOUNT CODE/DESCRIPTION
12-07-16	00-00	601 MISC. CORPORATE DISBURSEMENT 0.00 0.00 0.00
12-05-16	.03 02 - 16	161 ESCROW ADVANCE
		0.00 0.00 147.58
± 17	• 50	7702.34- NEW PRINCIPAL/ESCROW BALANCES
12-05-16	12-16	351 HAZARD INSURANCE
		0.00 0.00 147.58-
		7702.34- NEW PRINCIPAL/ESCROW BALANCES
11-29-16	00-00	601 MISC. CORPORATE DISBURSEMENT
1.	.18	0.00 0.00 0.00
11-28-16	00-00	631 PROPERTY PRESERVATION
1	.50	0.00 0.00 0.00
		631 PROPERTY PRESERVATION
15.	.00	0.00 0.00 0.00
11-16-16	02-16	152 LATE CHARGE ASSESSMENT
0 .	.00	0.00 0.00 0.00 32.63-1 LATE CHARGES 631 PROPERTY PRESERVATION
11-09-16	00-00	631 PROPERTY PRESERVATION
12.	.50	0.00 0.00 0.00
		161 ESCROW ADVANCE
147	.58	0.00 0.00 147.58
		7554.76- NEW PRINCIPAL/ESCROW BALANCES
		351 HAZARD INSURANCE
147.	.58-	0.00 0.00 147.58-
		7554.76- NEW PRINCIPAL/ESCROW BALANCES
		601 MISC. CORPORATE DISBURSEMENT
0.	. / 9	0.00 0.00 0.00
		601 MISC. CORPORATE DISBURSEMENT
Δ.,	. T Q	0.00 0.00 0.00

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REQ BY LZ1

RYSZARD KOZIKOWSKI

PROCESS DUE DATE DATE	ACTIVITY FOR PERIOD TRANSACTION CODE	01/01/00 - 08/25/21 TRANSACTION DESCRIPTION	EFFECTIVE DATE OF TRANSACTION
TRANSACTION I	BALANCE INTEREST	SCROW PAID/O'S BALANCE AMOUNT CODE/I	DESCRIPTION
$ \begin{array}{c} 10-26-16 & 00-00 \\ & 1.18 \\ 10-25-16 & 00-00 \\ & 90.00 \\ 10-25-16 & 00-00 \\ & 1.50 \\ 10-25-16 & 00-00 \\ & 15.00 \\ 10-24-16 & 00-00 \\ & 65.00 \\ 10-17-16 & 02-16 \\ & 0.00 \\ \end{array} $	601 MISC. CORPORATE	DISBURSEMENT 0.00 VATION 0.00 VATION 0.00 VATION 0.00 VATION 0.00 VATION 0.00 ESSMENT 0.00 32.63-1 LATE	
	0.00 0.00		ESCROW BALANCES
	351 HAZARD INSURANC	E	
09-30-16 00-00 1.50 09-30-16 00-00 15.00 09-16-16 02-16 0.00 09-15-16 00-00	631 PROPERTY PRESER 0.00 0.00 631 PROPERTY PRESER 0.00 0.00 152 LATE CHARGE ASS 0.00 0.00 601 MISC. CORPORATE	7407.18- NEW PRINCIPAL/I VATION 0.00 VATION 0.00 ESSMENT 0.00 32.63-1 LATI DISBURSEMENT	
09-07-16 02-16	0.00 0.00 161 ESCROW ADVANCE 0.00 0.00		ESCROW BALANCES

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CUSTOMER ACCOUNT ACTIVITY STATEMENT DATE 08/26/21

REQ BY LZ1

RYSZARD KOZIKOWSKI

LOAN NUMBER:

ACTIVITY FOR PERIOD 01/01/00 - 08/25/21 DUE TRANSACTION PROCESS TRANSACTION EFFECTIVE DATE DATE DATE CODE DESCRIPTION OF TRANSACTION TRANSACTION PRIN. PAID/ ESCROW PAID/ -----OTHER-----AMOUNT BALANCE INTEREST BALANCE AMOUNT CODE/DESCRIPTION ______ 09-07-16 06-16 351 HAZARD INSURANCE 590.32- 0.00 0.00 590.32-7259.60- NEW PRINCIPAL/ESCROW BALANCES 09-06-16 00-00 601 MISC. CORPORATE DISBURSEMENT 1.18 0.00 0.00 0.00 08-29-16 00-00 631 PROPERTY PRESERVATION 1.50 0.00 0.00 0.00 08-29-16 00-00 631 PROPERTY PRESERVATION 15.00 0.00 0.00 0.00 08-16-16 02-16 152 LATE CHARGE ASSESSMENT 0.00 0.00 0.00 0.00 32.63-1 LATE CHARGES

Account History: [Account Data Views:102]

Borrower:	KOZIKOWSKI,RYSZARD	Address:	99 WILSON AVENUE	Prin Bal:	\$396,242.80	Investor Type:	Other
Co-Borrower Name:		City:	AMITYVILLE	Add Prin Bal:	\$169,818.35 (P)	Investor #:	
Due Date:	02/01/2016	State:	NY	Account Type:	First Mortgage - Conventional Without PMI	Investor Account #:	
Last Pmt Appd On:		Zip Code:	11701-0000	Total Pmt Amt:	\$3,266.50	PLS Client ID:	

Request Criteria: Type = All, Date Range = From 08/01/2021 To 12/01/2022

Row Count = 148			I	n	T	le le	I	I	G	g	T (C : :	T	
Transaction Description	Applied Dt	Due Date	Payment	Principal Applied	Interest Applied	Escrow Applied	Esc Bal	Adv Bal	Suspense Applied	Corp Adv Applied	L/C Amt Applied	Fee Amt Applied	Fee Cd
Misc Corporate Adv Disb	11/29/2022							\$118,621.70		\$1.83			
Escrow Advance	11/22/2022	02/01/2016	\$240.91			\$240.91		\$118,621.70					
Flood Ins Disbursement	11/22/2022	11/01/2022	-\$240.91			-\$240.91	-\$240.91	\$118,380.79					
Escrow Advance	11/02/2022	02/01/2016	\$169.00			\$169.00		\$118,380.79					
Hazard Ins Disbursement	11/02/2022	11/01/2022	-\$169.00			-\$169.00	-\$169.00	\$118,211.79					
Misc Corporate Adv Disb	10/31/2022							\$118,211.79		\$0.13			
Misc Corporate Adv Disb	10/27/2022							\$118,211.79		\$1.83			
Property Pres Corp Adv	10/25/2022							\$118,211.79		\$20.00			
Escrow Advance	10/20/2022	02/01/2016	\$240.91			\$240.91		\$118,211.79					
Flood Ins Disbursement	10/20/2022	10/01/2022	-\$240.91			-\$240.91	-\$240.91	\$117,970.88					
Escrow Advance	10/04/2022	02/01/2016	\$169.00			\$169.00		\$117,970.88					
Hazard Ins Disbursement	10/04/2022	10/01/2022	-\$169.00			-\$169.00	-\$169.00	\$117,801.88					
Misc Corporate Adv Disb	09/29/2022							\$117,801.88		\$0.13			
Misc Corporate Adv Disb	09/26/2022							\$117,801.88		\$1.83			
Property Pres Corp Adv	09/23/2022							\$117,801.88		\$20.00			
Escrow Advance	09/20/2022	02/01/2016	\$240.91			\$240.91		\$117,801.88					
Flood Ins Disbursement		09/01/2022				-\$240.91	-\$240.91	\$117,560.97					
Misc Corporate Adv Disb	09/12/2022							\$117,560.97		\$0.14			
Escrow Advance	09/02/2022	02/01/2016	\$169.00			\$169.00		\$117,560.97					
Hazard Ins Disbursement	09/02/2022	09/01/2022	-			-\$169.00	_	\$117,391.97					
Attorney Corp Advance	08/31/2022		7507.00			1	7.00	\$117,391.97		\$1,505.00			
Misc Corporate Adv Disb	08/26/2022							\$117,391.97		\$1.83			
	08/25/2022							\$117,391.97		\$20.00			
Misc Corporate Adv Disb	08/23/2022							\$117,391.97		\$0.17			
Escrow Advance	08/22/2022	02/01/2016	\$240.91			\$240.91		\$117,391.97					
Flood Ins Disbursement	08/22/2022	08/01/2022	-\$240.91			-\$240.91	-\$240.91	\$117,151.06					
Escrow Advance	08/02/2022	02/01/2016	\$169.00			\$169.00		\$117,151.06					
Hazard Ins Disbursement	08/02/2022	08/01/2022	-\$169.00			-\$169.00	-\$169.00	\$116,982.06					
Misc Corporate Adv Disb	08/02/2022							\$116,982.06		\$1.83			
Property Pres Corp Adv	07/28/2022							\$116,982.06		\$200.00			
Property Pres Corp Adv	07/28/2022							\$116,982.06		\$85.00			
Property Pres Corp Adv	07/27/2022							\$116,982.06		\$20.00			
Property Pres Corp Adv	07/27/2022							\$116,982.06		\$1.50			
Escrow Advance	07/20/2022	02/01/2016	\$240.91			\$240.91		\$116,982.06					
Flood Ins Disbursement		07/01/2022				-\$240.91	-\$240.91	\$116,741.15					
Escrow Advance	07/04/2022	02/01/2016	\$169.00			\$169.00		\$116,741.15					
Hazard Ins Disbursement			-\$169.00			-\$169.00	-\$169.00	\$116,572.15					
Property Pres Corp Adv	06/28/2022							\$116,572.15		\$20.00			
Property Pres Corp Adv	06/28/2022							\$116,572.15		\$1.50			
Property Pres Corp Adv	06/24/2022							\$116,572.15		\$95.00			
Misc Corporate Adv Disb	06/22/2022							\$116,572.15		\$1.83			
Escrow Advance	06/21/2022	02/01/2016	\$240.91			\$240.91		\$116,572.15					
Flood Ins Disbursement		06/01/2022				-\$240.91		\$116,331.24	1		İ		
Misc Corporate Adv Disb	06/17/2022							\$116,331.24		\$0.16			
Escrow Advance	06/02/2022	02/01/2016	\$169.00			\$169.00		\$116,331.24					+
Hazard Ins Disbursement	-	-				-\$169.00		\$116,162.24					
Property Pres Corp Adv	06/01/2022							\$116,162.24		\$20.00			
Property Pres Corp Adv	06/01/2022							\$116,162.24		\$1.50			+
Misc Corporate Adv Disb	05/27/2022							\$116,162.24		\$1.83			
Misc Corporate Adv													+

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Disb	05/25/2022						\$116,162.24		\$0.14			
Escrow Advance	05/20/2022	02/01/2016	\$240.91		\$240.91		\$116,162.24					
		05/01/2022	-\$240.91		-\$240.91		\$115,921.33					
		02/01/2016			\$7,154.67		\$115,921.33					
		05/01/2022	_		-		\$108,766.66					
	05/04/2022	05/01/2022	ψ1,15		ψ7,1207		\$108,766.66		\$1.50			
1 / 1	05/04/2022						\$108,766.66		\$15.00			
		02/01/2016	\$169.00		\$169.00		\$108,766.66		Ψ15.00			
Hazard Ins Disbursement			-\$169.00		-\$169.00		\$108,700.00					
	03/03/2022	03/01/2022	-\$109.00		-\$109.00	-\$109.00	\$108,397.00					
Disb	05/02/2022						\$108,597.66		\$1.83			
DISD	04/27/2022						\$108,597.66		\$0.16			
Escrow Advance	04/20/2022	02/01/2016	\$240.91		\$240.91		\$108,597.66					
Flood Ins Disbursement	04/20/2022	04/01/2022	-\$240.91		-\$240.91	-\$240.91	\$108,356.75					
Misc Default Exp Corp Adv	04/18/2022						\$108,356.75		\$226.58			
Fee Waive/Assess	04/05/2022	02/01/2016					\$108,356.75				\$783.12	С
		02/01/2016	\$169.00		\$169.00		\$108,356.75					
Hazard Ins Disbursement	04/04/2022	04/01/2022	-\$169.00		-\$169.00	-\$169.00	\$108,187.75					
	03/31/2022						\$108,187.75		\$1.50			
1 7 1	03/31/2022						\$108,187.75		\$15.00			
Miss Corporate Adv							ψ100,107.7 <i>3</i>		\$15.00			
Disb	03/30/2022						\$108,187.75		\$1.83			
DISD	03/28/2022						\$108,187.75		\$0.20			
Escrow Advance	03/22/2022	02/01/2016	\$240.91		\$240.91		\$108,187.75					
Flood Ins Disbursement	03/22/2022	03/01/2022	-\$240.91		-\$240.91	-\$240.91	\$107,946.84					
Attorney Corp Advance	03/21/2022						\$107,946.84		\$602.00			
Property Pres Corp Adv Repay	03/16/2022		\$570.00				\$107,946.84		\$570.00			
Misc Corporate Adv	03/08/2022						\$107,946.84		\$570.00			
	02/02/2022	02/01/2016	\$169.00		£1.00.00		¢107.046.04					
Escrow Advance Hazard Ins Disbursement			-\$169.00		\$169.00 -\$169.00		\$107,946.84 \$107,777.84					
Misc Corporate Adv	03/02/2022		-\$109.00		-\$109.00		\$107,777.84		\$1.83			
Disb Property Pres Corp Adv	02/28/2022						\$107,777.84		\$1.50			
	02/28/2022						\$107,777.84		\$1.50			
Property Pres Corp Adv Misc Corporate Adv	02/26/2022						\$107,777.04		\$15.00			
Disb	02/25/2022						\$107,777.84		\$0.15			
		02/01/2016	\$240.91		\$240.91		\$107,777.84					
		02/01/2022	-\$240.91		-\$240.91		\$107,536.93					
		02/01/2016	\$169.00		\$169.00		\$107,536.93					
Hazard Ins Disbursement	02/02/2022	02/01/2022	-\$169.00		-\$169.00	-\$169.00	\$107,367.93					
Misc Corporate Adv Disb	01/28/2022						\$107,367.93		\$1.83			
Property Pres Corp Adv	01/25/2022						\$107,367.93		\$15.00			
	01/25/2022	1					\$107,367.93		\$1.50			
Misc Corporate Adv	01/25/2022						\$107,367.93		\$0.13			
	01/20/2022	02/01/2016	\$240.91		\$240.91		\$107,367.93					
		01/01/2022	-\$240.91		-\$240.91		\$107,127.02			#20 C2		-
		02/01/2016	01.00.00		01.00.00		\$107,127.02			-\$32.63		-
		02/01/2016			\$169.00		\$107,127.02					-
Hazard Ins Disbursement		01/01/2022	-\$169.00		-\$169.00		\$106,958.02		#C= 0=			
1 7 1	12/30/2021						\$106,958.02		\$85.00			
Property Pres Corp Adv Misc Corporate Adv	12/30/2021						\$106,958.02		\$200.00			
Disb	12/29/2021						\$106,958.02		\$1.83			
	12/27/2021						\$106,958.02		\$15.00			
	12/27/2021						\$106,958.02		\$1.50			
Misc Corporate Adv Disb	12/23/2021						\$106,958.02		\$0.13			
Escrow Advance	12/22/2021	02/01/2016	\$7,154.67		\$7,154.67		\$106,958.02					
Tax Disbursement	12/22/2021	12/01/2021	-\$7,154.67		-\$7,154.67	-\$7,154.67	\$99,803.35					
Escrow Advance	12/21/2021	02/01/2016	\$240.91		\$240.91		\$99,803.35					
Flood Ins Disbursement	12/21/2021	12/01/2021	-\$240.91		-\$240.91	-\$240.91	\$99,562.44					
Late Charge Assessed	12/16/2021	02/01/2016					\$99,562.44			-\$32.63		
Misc Corporate Adv	12/08/2021						\$99,562.44		\$1.83			
Misc Corporate Adv Disb	12/03/2021						\$99,562.44		\$0.13			
		02/01/2016	\$169.00		\$169.00		\$99,562.44					
Hazard Ins Disbursement			-\$169.00		-\$169.00	-\$169.00	\$99,393.44					
	11/23/2021	-2,51,2021	\$107.00		\$107.00	\$107.00	\$99,393.44		\$1.50			
1. Sporty 11cs Colp Auv	112212021						ψ <i>,</i> ν, υ, υ, υ, 14		Ψ1.30			

Property Pres Corp Adv	11/23/2021						\$99,393.44	\$15.00		
Escrow Advance	11/22/2021	02/01/2016	\$240.91		\$240.91		\$99,393.44			
Flood Ins Disbursement	11/22/2021	11/01/2021	-\$240.91		-\$240.91	-\$240.91	\$99,152.53			
Late Charge Assessed	11/16/2021	02/01/2016					\$99,152.53		-\$32.63	
Escrow Advance	11/02/2021	02/01/2016	\$169.00		\$169.00		\$99,152.53			
Hazard Ins Disbursement	11/02/2021	11/01/2021	-\$169.00		-\$169.00	-\$169.00	\$98,983.53			
Property Pres Corp Adv	11/02/2021						\$98,983.53	\$75.00		
Misc Corporate Adv Disb	10/28/2021						\$98,983.53	\$1.83		
Misc Corporate Adv Disb	10/26/2021						\$98,983.53	\$0.13		
Attorney Corp Advance	10/25/2021						\$98,983.53	\$107.50		
Property Pres Corp Adv	10/21/2021						\$98,983.53	\$1.50		
Property Pres Corp Adv	10/21/2021						\$98,983.53	\$15.00		
Escrow Advance	10/20/2021	02/01/2016	\$240.91		\$240.91		\$98,983.53			
Flood Ins Disbursement	10/20/2021	10/01/2021	-\$240.91		-\$240.91	-\$240.91	\$98,742.62			
Late Charge Assessed	10/18/2021	02/01/2016					\$98,742.62		-\$32.63	
Property Pres Corp Adv	10/06/2021						\$98,742.62	\$95.00		
Escrow Advance	10/04/2021	02/01/2016	\$169.00		\$169.00		\$98,742.62			
Hazard Ins Disbursement	10/04/2021	10/01/2021	-\$169.00		-\$169.00	-\$169.00	\$98,573.62			
Property Pres Corp Adv	09/28/2021						\$98,573.62	\$1.50		
Property Pres Corp Adv	09/28/2021						\$98,573.62	\$15.00		
Misc Corporate Adv Disb	09/28/2021						\$98,573.62	\$1.83		
Misc Corporate Adv Disb	09/24/2021						\$98,573.62	\$0.12		
Escrow Advance	09/21/2021	02/01/2016	\$240.91		\$240.91		\$98,573.62			
Flood Ins Disbursement	09/21/2021	09/01/2021	-\$240.91		-\$240.91	-\$240.91	\$98,332.71			
Property Pres Corp Adv	09/21/2021						\$98,332.71	\$15.00		
Property Pres Corp Adv	09/21/2021						\$98,332.71	\$1.50		
Late Charge Assessed	09/16/2021	02/01/2016					\$98,332.71		-\$32.63	
Escrow Advance	09/02/2021	02/01/2016	\$169.00		\$169.00		\$98,332.71			
Hazard Ins Disbursement	09/02/2021	09/01/2021	-\$169.00		-\$169.00	-\$169.00	\$98,163.71			
Misc Corporate Adv Disb	08/27/2021						\$98,163.71	\$1.83		
Misc Corporate Adv Disb	08/24/2021						\$98,163.71	\$0.11		
Property Pres Corp Adv	08/23/2021						\$98,163.71	\$1.50		
Property Pres Corp Adv	08/23/2021						\$98,163.71	\$15.00		
Escrow Advance	08/20/2021	02/01/2016	\$240.91		\$240.91		\$98,163.71			
Flood Ins Disbursement	08/20/2021	08/01/2021	-\$240.91		-\$240.91	-\$240.91	\$97,922.80			
Late Charge Assessed	08/16/2021	02/01/2016					\$97,922.80		-\$32.63	
Escrow Advance	08/03/2021	02/01/2016	\$169.00		\$169.00		\$97,922.80			
Hazard Ins Disbursement	08/03/2021	08/01/2021	-\$169.00		-\$169.00	-\$169.00	\$97,753.80			

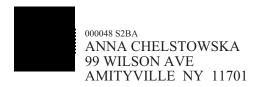
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EXHIBIT 6



Rushmore Loan Management Services LLC PO Box 111209 Nashville, TN 37222 (For Return Mail Only)

April 25, 2018









000048 S2BA RYSZARD KOZIKOWSKI CZESLAW CHELSTOWSKI ANNA CHELSTOWSKA 99 WILSON AVE AMITYVILLE, NY 11701

Date: April 25, 2018

RE: Loan Number:

Property Address: 99 WILSON AVENUE AMITYVILLE, NY 11701

Dear Mortgagor(s):

YOU MAY BE AT RISK OF FORECLOSURE. PLEASE READ THE FOLLOWING NOTICE CAREFULLY

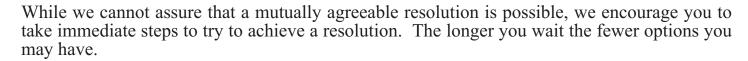
As of April 25, 2018, your home loan is 814 days, and \$88,848.10 dollars in default.

Under New York state law, we are required to send you this notice to inform you that you are at risk of losing your home.

Attached to this notice is a list of government approved housing counseling agencies in your area which provide free counseling.

You can also call the NYS Office of the Attorney General's Homeowner Protection Program (HOPP) toll-free consumer hotline to be connected to free housing counseling services in your area at 1-855-HOME-456 (1-855-466-3456), or visit their website at http://www.aghomehelp.com/. A statewide listing by county is also available at: http://www.dfs.ny.gov/consumer/mortg nys np counseling agencies.htm Qualified free help is available; watch out for companies or people who charge a fee for these services.

Housing counselors from New York-based agencies listed on the website above are trained to help homeowners who are having problems making their mortgage payments and can help you find the best option for your situation. If you wish, you may contact the Loss Mitigation Department at 1-888-504-7300.



If you have not taken any actions to resolve this matter within 90 days from the date this notice was mailed, we may commence legal action against you (or sooner if you cease to live in the dwelling as your primary residence).

If you need further information, please call the New York State Department of Financial Services' toll-free helpline at 800-342-3736 or visit the Department's website at http://www.dfs.ny.gov.

IMPORTANT: You have the right to remain in your home until you receive a court order telling you to leave the property. If a foreclosure action is filed against you in court, you still have the right to remain in the home until court orders you to leave. You legally remain the owner of and are responsible for the property until the property is sold by you or by order of the court at the conclusion of any foreclosure proceedings. This notice is not an eviction notice, and a foreclosure action has not yet been commenced against you.

This matter is very important. Please give it your immediate attention.

Sincerely,

Rushmore Loan Management Services LLC

15480 Laguna Canyon Rd. #100 Irvine, CA 92618

PH: 1-888-504-7300 FAX: 949-341-2200

It is possible that after payment of the amounts detailed above, there may be other fees still due and owing, including but not limited to other fees, escrow advances or corporate advances that Rushmore paid on your behalf or advanced to your account.

(See disclosures on page 3)

Federal law requires us to advise you that Rushmore Loan Management Services LLC is a debt collector and that this is an attempt to collect a debt. Any information obtained may be used for that purpose. To the extent your obligation has been discharged or is subject to the automatic stay in a bankruptcy proceeding, this notice is for informational purposes only and does not constitute a demand for payment or an attempt to collect indebtedness as your personal obligation. If you are represented by an attorney, please provide us with the attorney's name, address and telephone number.

For New York Residents: Please be advised that Rushmore Loan Management Services LLC is registered with the Superintendent of Financial Services for the State of New York. Borrowers may file complaints about Rushmore Loan Management Services LLC with the New York State Department of Financial Services. Borrowers may also obtain further information from the New York State Department by calling the Department's Consumer Assistance Unit at 800-342-3736 or by visiting the Department's website at www.dfs.ny.gov.

Notice to Customers: Rushmore Loan Management Services LLC may report information about your mortgage account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Failure to cure the default on or before 07/24/2018 may result in acceleration of the sums secured by this Security Instrument, foreclosure by judicial proceeding and sale of the Property.

Partial payments received may be applied to any amounts outstanding, but any partial payments that are applied will not invalidate our right to commence foreclosure proceedings.

You have the right to reinstate after acceleration and the right to assert in the foreclosure proceeding the non-existence of a default or any other defense to acceleration and foreclosure.

DEBT COLLECTION

This communication is for the purpose of collecting a debt, and any information obtained from the trustor(s) will be used for that purpose. Rushmore is acting as a "debt collector" as that term is defined in the Federal Fair Debt Collection Practices Act. This notice is required by the provisions of the Fair Debt Collection Practices Act and does not imply that we are attempting to collect money from any one who has discharged the debt under the bankruptcy laws of the United States.

CREDIT REPORTING

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

BANKRUPTCY

If you have received a discharge of this debt through bankruptcy, you are not personally liable to us if you do not pay us the above amount. We can recover only the real property from you and you will not be obligated to pay us the difference between what we may get from the sale of the real property and the balance due on the loan. This notice is provided to inform you of what you must do to retain possession of your real property.

HUD STATEMENT

Pursuant to section 169 of the Housing and Community Development Act of 1987, you may have the opportunity to receive counseling from various local agencies regarding the retention of your home. You may obtain a list of the HUD approved housing counseling agencies by calling the HUD nationwide toll free telephone at 1-800-569-4287.

ADDITIONAL NOTICES

Rushmore Loan Management Services LLC is a Debt Collector, who is attempting to collect a debt. Any information obtained will be used for that purpose. However, if you are in Bankruptcy or received a Bankruptcy Discharge of this debt, this letter is being sent for informational purposes only, is not an attempt to collect a debt and does not constitute a notice of personal liability with respect to the debt.

Legal Rights and Protections Under the SCRA

Servicemembers on "active duty" or "active service," or a spouse or dependent of such a servicemember may be entitled to certain legal protections and debt relief pursuant to the Servicemembers Civil Relief Act (50 USC §§ 3901-4043) (SCRA).

Who May Be Entitled to Legal Protections Under the SCRA?

- Regular members of the U.S. Armed Forces (Army, Navy, Air Force Marine Corps and Coast Guard).
- Reserve and National Guard personnel who have been activated and are on Federal active duty
- National Guard personnel under a call or order to active duty for more than 30 consecutive days under section 502(f) of title 32, United States Code, for purposes of responding to a national emergency declared by the President and supported by Federal funds
- Active service members of the commissioned corps of the Public Health Service and the National Oceanic and Atmospheric Administration.
- Certain United States citizens serving with the armed forces of a nation with which the United States is allied in the prosecution of a war or military action.

What Legal Protections Are Servicemembers Entitled To Under the SCRA?

- The SCRA states that a debt incurred by a servicemember, or servicemember and spouse jointly, prior to entering military service shall not bear interest at a rate above 6 % during the period of military service and one year thereafter, in the case of an obligation or liability consisting of a mortgage, trust deed, or other security in the nature of a mortgage, or during the period of military service in the case of any other obligation or liability.
- The SCRA states that in a legal action to enforce a debt against real estate that is filed during, or within one year after the servicemember's military service, a court may stop the proceedings for a period of time, or adjust the debt. In addition, the sale, foreclosure, or seizure of real estate shall not be valid if it occurs during or within one year after the servicemember's military service unless the creditor has obtained a valid court order approving the sale, foreclosure, or seizure of the real estate.
- The SCRA contains many other protections besides those applicable to home loans.

How Does A Servicemember or Dependent Request Relief Under the SCRA?

- In order to request relief under the SCRA from loans with interest rates above 6% a servicemember or spouse must provide a written request to the lender, together with a copy of the servicemember's military orders. [Note: Lender should place its name, address, and contact information here.]
- There is no requirement under the SCRA, however, for a servicemember to provide a written notice or a copy of a servicemember's military orders to the lender in connection with a foreclosure or other debt enforcement action against real estate. Under these circumstances, lenders should inquire about the military status of a person by searching the Department of Defense's Defense Manpower Data Center's website, contacting the servicemember, and examining their files for indicia of military service. Although there is no requirement for servicemembers to alert the lender of their military status in these situations, it still is a good idea for the servicemember to do so.

How Does a Servicemember or Dependent Obtain Information About the SCRA?

- Servicemembers and dependents with questions about the SCRA should contact their unit's Judge Advocate, or their installation's Legal Assistance Officer. A military legal assistance office locator for all branches of the Armed Forces is available at http://legalassistance.law.af.mil/content/locator.php
- "Military OneSource" is the U. S. Department of Defense's information resource. If you are listed as entitled to legal protections under the SCRA (see above), please go to www.militaryonesource.mil/legal or call 1-800-342-9647 (toll free from the United States) to find out more information. Dialing instructions for areas outside the United States are provided on the website.

STATE SPECIFIC NOTICES

The following notice applies to California residents only:

The state Rosenthal Fair Debt Collection Practices Act and the federal Fair Debt Collection Practices Act require that, except under unusual circumstances, collectors may not contact you before 8:00 a.m. or after 9:00 p.m. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission at 1-877-FTC-HELP (382-4357) or www.ftc.gov.

The following notice applies to Colorado residents only:

Please note: A consumer has the right to request in writing that a debt collector or collection agency cease further communication with the consumer. A written request to cease communication will not prohibit the debt collector or collection agency from taking any other action authorized by law to collect the debt.

FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT, SEE www.coag.gov/car. Please be advised that you can reach the Colorado Foreclosure Hotline at I-877-601-HOPE (601-4673).

Local Rushmore Loan Management Services LLC Agent for Colorado Residents:

Irvin Borenstein
13111 E. Briarwood Ave. Ste #340
Centennial, CO 80112

The following notice applies to Massachusetts residents only:

Notice of IMPORTANT RIGHTS: You have the right to make a written or oral request that telephone calls regarding your debt not be made to you at your place of employment. Any such oral request will be valid for only ten (10) days unless you provide written confirmation of the request postmarked or delivered within seven (7) days of such request. You may terminate this request by writing to the creditor.

ADDITIONAL NOTICES

Rushmore Loan Management Services LLC is a Debt Collector, who is attempting to collect a debt. Any information obtained will be used for that purpose. However, if you are in Bankruptcy or received a Bankruptcy Discharge of this debt, this letter is being sent for informational purposes only, is not an attempt to collect a debt and does not constitute a notice of personal liability with respect to the debt.

If you are a confirmed Successor-in-Interest who has not assumed the mortgage loan obligation under State Law, this letter is being sent for information purposes only and does not constitute personal liability with respect to the debt.

All Other 030818

Approved housing counseling agencies located in New York by County

COUNTY	AGENCY	ADDRESS	CONTACT INFO	NOTES
Albany	Affordable Housing Partnership	255 Orange St., Albany, NY 12210	518-434-1730	HOPP Also serves surrounding areas
	Albany County Rural Housing Alliance	24 Martin Road, Voorheesville, NY 12186	518-765-2425	HOPP Also serves surrounding areas
	United Tenants of Albany	33 Clinton Ave., Albany, NY 12207	518-436-8997	HOPP For tenants whose buildings are in the process of foreclosure or have been foreclosed on
	Better Neighborhoods, Inc.	986 Albany St., Schenectady, NY 12307	518-372-6469	HOPP Spanish speaking staff available
	Clearpoint Credit Counseling Solutions	2 Computer Drive West, Albany, NY 12205	1-800-750-2227	Formerly known as Consumer Credit Counseling Service
	NYS Office For People With Developmental Disabilities (OPWDD)	44 Holland Ave. Albany, NY 12229	518-473-1973	Serving all NYS residents with developmental disabilities and their families
Allegany	ACCORD	84 Schuyler St., Belmont, NY 14813	585-268-7605	НОРР
	Neighborhood Housing Services of Buffalo	1937 South Park Ave. Buffalo, NY 14220	716-823-3630	Also serving surrounding counties
Bronx	Neighborhood Housing Services- South Bronx	848 Concourse Village West, Bronx, NY 10451	718-992-5979	HOPP Spanish speaking staff available
	Neighborhood Housing Services- North Bronx	1451 East Gun Hill Rd., Bronx, NY 10469	718-881-1180	HOPP Spanish speaking staff available
	Parodneck Foundation	121 6th Ave., Suite 501 New York, NY 10013	212-431-9700 ext 391	HOPP Spanish speaking staff available
	MHANY Management, Inc.	1 Metro Tech Center North 11th Floor, Brooklyn, NY 11201	718-246-8080 ext 203	HOPP Spanish speaking staff available
	Brooklyn Housing and Family Services, Inc.	415 Albemarle Rd., Brooklyn, NY 11218	718-435-7585	HOPP Spanish and French

				Creole speaking staff available
	Grow Brooklyn, Inc.	1474 Myrtle Ave., Brooklyn, NY 11237	718-418-8232 ext. 206	HOPP Spanish and Bengali speaking staff available
	NYC Commission on Human Rights	1932 Arthur Avenue, Room 203A, Bronx, NY 10457	718-579-6728 OR 718-579-6900	Spanish speaking staff available
Broome	Metro Interfaith Housing Council	21 New St., Binghamton, NY 13903	607-772-6766	НОРР
	Clearpoint Credit Counseling Solutions	The Metro Center, 49 Court St., Binghamton, NY 13901	1-800-750-2227	
Cattaraugus	Chautauqua Opportunities, Inc.	402 Chandler St., Jamestown, NY 14701	716-661-9430	НОРР
	ACCORD	84 Schuyler St., Belmont, NY 14813	585-268-7605	НОРР
	Neighborhood Housing Services of South Buffalo	1937 South Park Ave., Buffalo, NY 14220	716-823-3630	
Cayuga	Home Headquarters, Inc.	990 James St., Suite 1, Syracuse NY 13203	315-474-1939	HOPP Spanish speaking staff available
	Clearpoint Financial Solutions	5794 Widewaters Parkway, Syracuse, NY 13214	1-877-412-2227	Formerly known as Consumer Credit Counseling Service of Central NY
Chautauqua	Chautauqua Opportunities, Inc.	402 Chandler St., Jamestown, NY 14701	716-661-9430	НОРР
	Chautauqua Home Rehabilitation and Improvement Corp. (CHRIC)	2 Academy St., Mayville, NY 14757	716-753-4650	Spanish speaking staff available
	Neighborhood Housing Services of South Buffalo	1937 South Park Ave., Buffalo, NY 14220	716-823-3630	
Chemung	Arbor Housing and Development	26 Bridge St., Corning, NY 14830	607-654-7487	НОРР
	Catholic Charities of Chemung	215 East Church St., Suite 101, Elmira, NY 14901	607-734-9784	НОРР
Chenango	Metro Interfaith Housing Council	21 New St., Binghamton, NY 13903	607-772-2766	НОРР
	Clearpoint Credit Counseling Solutions	The Metro Center, 49 Court St., Binghamton, NY 13901	1-800-750-2227	
Clinton	Friends of the North Country	1 Mill St., Keeseville, NY 12944	518-834-9606	НОРР

	Housing Assistance Program of Essex County (HAPEC)	103 Hand Ave., Elizabethtown, NY 12932	518-873-6888	НОРР
Columbia	Housing Resources of Columbia County, Inc.	252 Columbia St., Hudson, NY 12534	518-822-0707	НОРР
Cortland	Home Headquarters, Inc.	990 James St., Suite 1, Syracuse NY 13203	315-474-1939	HOPP Spanish speaking staff available
	Cortland Housing Assistance Council, Inc.	36 Taylor St. Cortland, NY 13045	607-753-8271	
	Clearpoint Credit Counseling Solutions	The Metro Center, 49 Court St., Binghamton, NY 13901	1-800-750-2227	
	Western Catskills Community Revitilization Council	125 Main St., Suite A, Stamford, NY 12167	607-652-2823	НОРР
Delaware	RUPCO	301 Fair St. Kingston, NY 12401	845-331-9860	HOPP Spanish speaking staff available
	Delaware Opportunities, Inc.	35430 State Hgwy. 10 Hamden, NY 13782	607-746-1650	
	Clearpoint Credit Counseling Solutions	The Metro Center, 49 Court St., Binghamton, NY 13901	1-800-750-2227	
Dutchess	Hudson River Housing	291 Mill St Poughkeepsie, NY 12601	845-454-9288	НОРР
	Putnam County Housing Corp.	11 Seminary Hill Rd., Carmel, NY 10512	845-225-8493	
Erie	Belmont Housing Resources	1195 Main St. Buffalo, NY 14209	716-884-7791	НОРР
	West Side & Black Rock Riverside NHS, Inc.	359 Connecticut St., Buffalo, NY 14213	Tuesdays and Wednesdays at (716) 885-2344, Thursdays and Fridays at (716) 877-3910	НОРР
	Buffalo Urban League	15 Genesee Street Buffalo, NY 14203	(716) 250-2400	НОРР
	Chautauqua Opportunities, Inc.	402 Chandler St., Jamestown, NY 14701	716-661-9430	НОРР
	Consumer Credit Counseling Services of Buffalo, Inc.	40 Gardenville Parkway, Suite 300, West Seneca, NY 14224	1-800-926-9685 or 716-712-2060	НОРР
	Neighborhood Assistance Corp. of America	135 Delaware Ave Ste 102 Buffalo, New York 14202- 2410	716-834-6222	
	Neighborhood Housing	1937 South Park Ave.,	716-823-3630	

	Services of South Buffalo	Buffalo, NY 14220		
Essex	Friends of the North Country	1 Mill St., Keeseville, NY 12944	518-834-9606	НОРР
	Housing Assistance Program of Essex County (HAPEC)	103 Hand Ave., Elizabethtown, NY 12932	518-873-6888	НОРР
	Homefront Development Corp.	568 Lower Allen St., Hudson Falls, NY 12839	518-747-8250	
Franklin	Friends of the North Country	1 Mill St., Keeseville, NY 12944	518-834-9606	НОРР
	Housing Assistance Program of Essex County (HAPEC)	103 Hand Ave., Elizabethtown, NY 12932	518-873-6888	НОРР
	Franklin County Community Housing Council Inc.	337 West Main St. Malone, NY 12953	(518) 483-5934	НОРР
	Clearpoint Credit Counseling Solutions	215 Washington St. Suite 005, Watertown, NY 13601	1-800-750-2227	
Fulton	Better Neighborhoods, Inc.	986 Albany St., Schenectady, NY 12307	518-372-6469	НОРР
	UNHS NeighborWorks Homeownership Center	1611 Genesee Street, Utica, NY 13501	315-724-4197	НОРР
Genesee	The Housing Council	75 College Ave., 4th Floor, Rochester, NY 14607	585-546-3700 ext. 3015	НОРР
	Consumer Credit Counseling Services of Rochester, Inc.	1000 University Ave., Suite 900 Rochester, NY 14607	1-888-724-2227	НОРР
	Belmont Housing Resources	1195 Main St., Buffalo, NY 14209	716-884-7791	НОРР
	Consumer Credit Counseling Services of Buffalo, Inc.	40 Gardenville Parkway, Suite 300, West Seneca, NY 14224	1-800-926-9685 or 716-712-2060	
Greene	Albany County Rural Housing Alliance	24 Martin Road, Voorheesville, NY 12186	518-765-2425	НОРР
	RUPCO	301 Fair St. Kingston, NY 12401	845-331-9860	HOPP Spanish speaking staff available
	Western Catskills Community Revitilization Council	125 Main St., Suite A, Stamford, NY 12167	607-652-2823	
	Clearpoint Credit Counseling Solutions	2 Computer Drive West, Albany, NY 12205	1-800-750-2227	Formerly known as Consumer Credit Counseling Service of Central NY

Hamilton	Housing Assistance Program of Essex County (HAPEC)	103 Hand Ave., Elizabethtown, NY 12932	518-873-6888	НОРР
	Clearpoint Credit Counseling Solutions	289 Genesee St., Utica, NY 13501	1-800-750-2227	
	Homefront Development Corp.	568 Lower Allen St., Hudson Falls, NY 12839	518-747-8250	
Herkimer	UNHS NeighborWorks Homeownership Center	1611 Genesee Street, Utica, NY 13501	315-724-4197	НОРР
	Clearpoint Credit Counseling Solutions	289 Genesee St., Utica, NY 13501	1-800-750-2227	
Jefferson	Home Headquarters, Inc.	990 James St., Suite 1, Syracuse NY 13203	315-474-1939	HOPP Spanish speaking staff available
	Clearpoint Credit Counseling Solutions	215 Washington St. Suite 005, Watertown, NY 13601	1-800-750-2227	
Kings	Cypress Hills Local Dev. Corp.	625 Jamaica Avenue, Brooklyn, NY 11208	718-647-2800	HOPP Spanish speaking staff available
	Pratt Area Community Council	1000 Dean St., Brooklyn, NY 11238	718-522-2613	НОРР
	Grow Brooklyn, Inc.	1474 Myrtle Ave., Brooklyn, NY 11237	718-418-8232	HOPP Spanish and Bengali speaking staff available
	Bridge Street Dev. Corp.	460 Nostrand Ave., Brooklyn, NY 11216	718-636-7596	HOPP Spanish Speaking staff available
	MHANY Management, Inc.	1 Metro Tech Center North 11th Floor, Brooklyn, NY 11201	718-246-8080	HOPP Spanish speaking staff available
	Neighbors Helping Neighbors (NHN)	621 Degraw St., Brooklyn, NY 11217	718-237-2017	HOPP Spanish speaking staff available
	Brooklyn Housing and Family Services, Inc.	415 Albemarle Rd., Brooklyn, NY 11218	718-435-7585	HOPP Spanish and French Creole speaking staff available
	Parodneck Foundation	121 6th Ave., Suite 501 New York, NY 10013	212-431-9700	HOPP Spanish speaking staff available
	Neighborhood Housing Services of Bedford- Stuyvesant	1012 Gates Ave., 2nd Floor, Brooklyn, NY 11221	718-919-2100	НОРР
	CAMBA	1720 Church Ave., 2nd	718-287-0010	НОРР

		Floor, Brooklyn, NY 11226		
	Neighborhood Housing Services- East Flatbush	2806 Church Ave., Brooklyn, NY 11226	718-469-4679	HOPP Spanish speaking staff available
	Greater Sheepshead Bay Dev. Corp.	2105 East 22nd St., Brooklyn, NY 11229	718-332-0520	
	Southern Brooklyn Community Organization	4006 18th Ave., Brooklyn, NY 11218	718-435-1300	
	Brooklyn Neighborhood Improvement Association	1482 Saint James Pl., Suite 1C, Brooklyn, NY 11213	718-773-4116	
	Council of Jewish Organizations of Flatbush, Inc.	1523 Avenue M, Brooklyn, NY 11230	718-377-2900 ext 7625	Arabic, Russian and Spanish speaking staff available
	Money Management International, Inc.	26 Court St., Suite 2610, Brooklyn, NY 11242	1-866-232-9080	Spanish speaking staff available
	GreenPath Debt Solutions	175 Remsen St., Suite 1102, Brooklyn, NY 11201	866-285-4033	
	NY Commission of Human Rights- Brooklyn	275 Livingston St., Brooklyn, NY 11217	718-722-3130	Spanish speaking staff available
Lewis	Home Headquarters, Inc.	990 James St., Suite 1, Syracuse NY 13203	315-474-1939	НОРР
	Clearpoint Credit Counseling Solutions	215 Washington St. Suite 005, Watertown, NY 13601	1-800-750-2227	
Livingston	Consumer Credit Counseling Services of Rochester, Inc.	1000 University Ave., Suite 900 Rochester, NY 14607	1-888-724-2227	НОРР
	The Housing Council	75 College Ave., 4th Floor, Rochester, NY 14607	585-546-3700	НОРР
Madison	Home Headquarters, Inc.	990 James St., Suite 1, Syracuse NY 13203	315-474-1939	HOPP Spanish speaking staff available
	UNHS NeighborWorks Homeownership Center	1611 Genesee Street, Utica, NY 13501	315-724-4197	НОРР
	Community Action Program for Madison County	3 East Main St., Morrisville, NY 13408	315-684-3144	ASL trained staff available
	Clearpoint Credit Counseling Solutions	289 Genesee St., Utica, NY 13501	1-800-750-2227	
Monroe	Consumer Credit Counseling Services of Rochester, Inc.	1000 University Ave., Suite 900 Rochester, NY 14607	1-888-724-2227	НОРР
	Marketview Heights Association	308 North Street, Rochester, NY 14605	585-423-1540	НОРР

	The Housing Council	75 College Ave., 4th Floor, Rochester, NY 14607	585-546-3700	НОРР
	Urban League of Rochester	265 North Clinton Ave., Rochester, NY	585-325-6530	
Montgomery	Better Neighborhoods, Inc.	986 Albany St., Schenectady, NY 12307	518-372-6469	HOPP Spanish speaking staff available
	UNHS NeighborWorks Homeownership Center	1611 Genesee Street, Utica, NY 13501	315-724-4197	НОРР
Nassau	American Debt Resources, Inc.	248C Larkfield Road, East Northport, NY 11731	1-800-498-0766	HOPP Spanish speaking staff available
	Community Development Corporation of Long Island	333 No Main St., Freeport, NY 11520	631-471-1215 x158	HOPP Spanish speaking staff available
	Hispanic Brotherhood of Rockville Centre, Inc.	59 Clinton Ave., Rockville Centre, NY 11570	516-766-6610	HOPP Spanish speaking staff available
	La Fuerza Unida, Inc.	1 School St., Suite 302, Glen Cove, NY 11542	516-759-0788	HOPP Spanish speaking staff available
	LIFE, Inc.	112 Spruce St., Cedarhurst, NY 11516	516-374-4564	HOPP Spanish speaking staff available
	Long Island Housing Partnership, Inc.	180 Oser Ave., Hauppaugue, NY 11788	631-435-4710	HOPP Spanish speaking staff available
	Long Island Housing Services, Inc.	640 Johnson Ave., Suite 8, Bohemia, NY 11716	631-567-5111 x383	HOPP Spanish speaking staff available
	Rockaway Development and Revitilization Corp	1920 Mott Ave. Rm #2, Far Rockaway, NY 11691	718-327-5300	HOPP funded in NYC Serves Western Nassau
	СННАЧА	37-43 77th St., Jackson Heights, NY 11372	718-478-3848	HOPP funded in NYC Southeast Asian speaking Counselors on staff
	GreenPath Debt Solutions	300 Garden City Plaza, Suite 220 Garden City, NY 11530	888-776-6738	НОРР
	Debt Counseling Corp.	3033 Express Dr. N, Hauppauge, NY 11749	1-888-354-6332 ext. 316	HOPP Spanish speaking staff available
	Safeguard Credit Counseling, Inc.	67 Salonga Rd. Northport, NY 11768	1-800-673-6933	HOPP Spanish speaking staff

				available
New York	MHANY Management, Inc.	1 Metro Tech Center North 11th Floor, Brooklyn, NY 11201	718-246-8080	HOPP Spanish speaking staff available
	Grow Brooklyn, Inc.	1474 Myrtle Ave., Brooklyn, NY 11237	718-418-8232	HOPP Spanish and Bengali speaking staff available
	Parodneck Foundation	121 6th Ave., Suite 501 New York, NY 10013	212-431-9700	HOPP Spanish speaking staff available
	AAFE Community Development Fund, Inc.	111 Division St., New York, NY 10002	212-964-2288	Chinese and Korean speaking staff available
	Abyssinian Development Corp.	2283 7th Avenue, New York, NY 10030	646-442-6545	
	Neighborhood Housing Services of NYC	307 West 36th St., 12th floor, New York, NY 10018	212-519-2500	Spanish and Creole speaking staff available
	Harlem Congregations for Community Development	2854 Frederick Douglass Blvd., New York, NY 10039	212-281-4887 ext. 206 or 231	Spanish speaking staff available
	West Harlem Group Assistance, Inc.	1652 Amsterdam Ave. New York, NY 10031	212-862-1399	
	GreenPath Debt Solutions	One Penn Plaza, Suite 2108, New York, NY 10119	866-285-4059	
Niagara	Belmont Housing Resources	1195 Main St., Buffalo, NY 14209	716-884-7791	НОРР
	West Side & Black Rock Riverside NHS, Inc.	203 Military Rd., Buffalo, NY 14207	Tuesdays and Wednesdays at (716) 885-2344, Thursdays and Fridays at (716) 877-3910	НОРР
	Neighborhood Housing Services of South Buffalo	1937 South Park Ave., Buffalo, NY 14220	716-823-3630	
Oneida	UNHS NeighborWorks Homeownership Center	1611 Genesee Street, Utica, NY 13501	315-724-4197	НОРР
	Clearpoint Credit Counseling Solutions	5794 Widewaters Parkway, Syracuse, NY 13214	1-800-750-2227	
	Northeast Hawley Development Corp.	101 Gertrude St., Syracuse, NY 13202	315-425-1032	
Onondaga	Home Headquarters, Inc.	990 James St., Suite 1, Syracuse NY 13203	315-474-1939	HOPP Spanish speaking staff available
	Clearpoint Credit	5794 Widewaters Parkway,	1-800-750-2227	

	Counseling Solutions	Syracuse, NY 13214		
	Cooperative Federal Credit Union	800 N. Salina St., Syracuse, NY 13208	315-476-5290	Service for credit union members only
Ontario	Consumer Credit Counseling Services of Rochester, Inc.	1000 University Ave., Suite 900 Rochester, NY 14607	1-888-724-2227	НОРР
	Community Action in Self Help	48 Water St., Lyons, NY 14489	315-946-6992	НОРР
	Keuka Housing Council	160 Main St. Penn Yan, NY 14527	315-536-8707	НОРР
Orange	Hudson River Housing	291 Mill St Poughkeepsie, NY 12601	845-454-9288	НОРР
	Orange County Rural Development Advisory Corp.	59b Boniface Drive, Pine Bush, NY 12566	845-713-4568	НОРР
Orleans	Belmont Housing Resources	1195 Main St., Buffalo, NY 14209	716-884-7791	НОРР
	The Housing Council	75 College Ave., 4th Floor, Rochester, NY 14607	585-546-3700	НОРР
	Consumer Credit Counseling Service of Rochester, Inc.	1000 University Ave., Suite 900 Rochester, NY 14607	1-888-724-2227	НОРР
Oswego	Fulton Community Development Agency	125 West Broadway, Fulton, NY 13069	315-593-7166	НОРР
	Oswego Housing Development Council, Inc.	2971 County Rte. 26, Parish, NY 13131	315-625-4520	
	Clearpoint Credit Counseling Solutions	5794 Widewaters Parkway, Syracuse, NY 13214	1-800-750-2227	
Otsego	UNHS NeighborWorks Homeownership Center	1611 Genesee Street, Utica, NY 13501	315-724-4197	НОРР
	Clearpoint Creidt Counseling Solutions	The Metro Center, 49 Court St., Binghamton, NY 13901	1-800-750-2227	
Putnam	Housing Action Council	55 South Broadway, Tarrytown, NY 10591	914-332-4144	НОРР
	Putnam County Housing Corp.	11 Seminary Hill Rd., Carmel, NY 10512	845-225-8493	НОРР
Queens	Neighborhood Housing Services of Northern Queens	60-20 Woodside Ave., Flushing, NY 11377	718-457-1017	HOPP Spanish and French Creole speaking staff available

	Neighborhood Housing Services- Jamaica	89-70 162nd St., Jamaica, NY 11432	718-291-7400	HOPP Spanish speaking staff available
	СННАЧА	37-43 77th St., Jackson Heights, NY 11372	718-478-3848	HOPP Southeast Asian speaking Counselors on staff
	Rockaway Development and Revitilization Corp	1920 Mott Ave., Second Floor, Far Rockaway, NY 11691	718-327-5300	НОРР
	Parodneck Foundation	121 6th Ave., Suite 501 New York, NY 10013	212-431-9700	HOPP Spanish speaking staff available
	MHANY Management, Inc.	1 Metro Tech Center North 11th Floor, Brooklyn, NY 11201	718-246-8080	HOPP Spanish speaking staff available
	Brooklyn Housing and Family Services, Inc.	415 Albemarle Rd., Brooklyn, NY 11218	718-435-7585	HOPP Spanish and French Creole speaking staff available
	NY Commission of Human Rights- Queens	153-01 Jamaica Ave. Jamaica, NY 11432	718-657-2465	Spanish speaking staff available
	GreenPath Debt Solutions	80-02 Kew Gardens Road, Suite 710 Kew Gardens, NY 11415-3607	866-285-4036	
	Margert Community Corporation	325 Beach 37th Street Far Rockaway, NY 11691	718-471-3724	
	Queens Community House	108-25 62nd Drive, Forest Hills, NY 11375	718-592-5757	
Rensselaer	Troy Rehabilitation and Improvement Program (TRIP)	415 River St., Troy, NY 12180	518-690-0020	НОРР
	United Tenants of Albany	33 Clinton Ave., Albany, NY 12207	518-436-8997	HOPP For tenants whose buildings are in process of being foreclosed or whose building has been foreclosed
	Albany County Rural Housing Alliance	24 Martin Road, Voorheesville, NY 12186	518-765-2425	НОРР
	Affordable Housing Partnership	255 Orange St., Albany, NY 12210	518-434-1730	НОРР
	Clearpoint Credit Counseling Solutions	2 Computer Drive West, Albany, NY 12205	1-800-750-2227	Formerly known as Consumer Credit Counseling Service of Central NY

Richmond	Northfield Community Local Dev. Corp. of Staten Island	160 Heberton Ave. Staten Island, NY 10302	718-442-7351	НОРР
	MHANY Management, Inc.	1 Metro Tech Center North 11th Floor, Brooklyn, NY 11201	718-246-8080	HOPP Spanish speaking staff available
	Parodneck Foundation	121 6th Ave., Suite 501 New York, NY 10013	212-431-9700	HOPP Spanish speaking staff available
	Neighborhood Housing Services, Staten Island	770 Castleton Ave., Staten Island, NY 10310	718-442-8080	HOPP Spanish speaking staff available
	NYC Commission on Human Rights- Staten Island	60 Bay St. 7th Floor, Staten Island, NY 10301	718-390-8506	Spanish speaking staff available
Rockland	Housing Action Council	55 South Broadway, Tarrytown, NY 10591	914-332-4144	НОРР
	Rockland Housing Action Coalition	120-126 North Main St., Annex-First Floor, New City, NY 10956	845-708-5799	HOPP Spanish, Creole, Hebrew, and ASL speaking staff available
Saratoga	Albany County Rural Housing Alliance	24 Martin Road, Voorheesville, NY 12186	518-765-2425	НОРР
	Affordable Housing Partnership	255 Orange St., Albany, NY 12210	518-434-1730	НОРР
	Troy Rehabilitation and Improvement Program (TRIP)	415 River St., Troy, NY 12180	518-690-0020	HOPP Serving residents of Southern Saratoga County
	Better Neighborhoods, Inc.	986 Albany St., Schenectady, NY 12307	518-372-6469	HOPP Spanish speaking staff available
	Clearpoint Credit Counseling Solutions	2 Computer Drive West, Albany, NY 12205	1-800-750-2227	Formerly known as Consumer Credit Counseling Service of Central NY
	Homefront Development Corp.	568 Lower Allen St., Hudson Falls, NY 12839	518-747-8250	Serving residents of Northern Saratoga County
Schenectady	Better Neighborhoods, Inc.	986 Albany St., Schenectady, NY 12307	518-372-6469	HOPP Spanish speaking staff available
	Affordable Housing Partnership	255 Orange St., Albany, NY 12210	518-434-1730	НОРР
	Albany County Rural	24 Martin Road,	518-765-2425	НОРР

	Housing Alliance	Voorheesville, NY 12186		
	Schenectady Community Action Program (SCAP)	913 Albany St., Schenectady, NY 12307	518-374-9181	For tenants whose buildings are in process of being foreclosed or whose building has been foreclosed
	Clearpoint Credit Counseling Solutions	2 Computer Drive West, Albany, NY 12205	1-800-750-2227	Formerly known as Consumer Credit Counseling Service of Central NY
Schoharie	Albany County Rural Housing Alliance	24 Martin Road, Voorheesville, NY 12186	518-765-2425	НОРР
	Western Catskills Community RevitilizationCouncil	125 Main St., Suite A, Stamford, NY 12167	607-652-2823	
	Clearpoint Credit Counseling Solutions	2 Computer Drive West, Albany, NY 12205	1-800-750-2227	Formerly known as Consumer Credit Counseling Service of Central NY
Schuyler	Arbor Housing and Development	26 Bridge St., Corning, NY 14830	607-654-7487	НОРР
	Catholic Charities of Chemung	215 East Church St., Suite 101, Elmira, NY 14901	607-734-9784	НОРР
Seneca	The Housing Council	75 College Ave., 4th Floor, Rochester, NY 14607	585-546-3700	НОРР
	Community Action in Self Help	48 Water St., Lyons, NY 14489	315-946-6992	НОРР
St. Lawrence	Housing Assistance Program of Essex County (HAPEC)	103 Hand Ave., Elizabethtown, NY 12932	518-873-6888	НОРР
	North Country Housing Council	19 Main St., Canton, NY 13617	315-386-8576	
	Clearpoint Credit Counseling Solutions	215 Washington St. Suite 005, Watertown, NY 13601	1-800-750-2227	
Steuben	Arbor Housing and Development	26 Bridge St., Corning, NY 14830	607-654-7487	НОРР
	Accord	84 Schuyler St., Belmont, NY 14813	585-268-7605	НОРР
	Catholic Charities of Chemung	215 East Church St., Suite 101, Elmira, NY 14901	607-734-9784	НОРР
Suffolk	American Debt Resources, Inc.	248C Larkfield Road, East Northport, NY 11731	1-800-498-0766	HOPP Spanish speaking staff available

	Community Development Corporation of Long Island	2100 Middle Country Rd., Suite 300, Centereach NY 11720	631-471-1215 ext. 158	HOPP Spanish speaking staff available
	Economic Opportunity Council of Suffolk, Inc.	320 Carleton Avenue Suite 7800 Central Islip NY 11722	631-647-3765 x 1204 or 1205	НОРР
	La Fuerza Unida, Inc.	1 School St., Suite 302, Glen Cove, NY 11542	516-759-0788	HOPP Spanish speaking staff available
	Long Island Housing Partnership, Inc.	180 Oser Ave., Hauppaugue, NY 11788	631-435-4710	HOPP Spanish speaking staff available
	Long Island Housing Services, Inc.	640 Johnson Ave., Suite 8, Bohemia, NY 11716	631-567-5111 x383	HOPP Spanish speaking staff available
	СННАЧА	37-43 77th St., Jackson Heights, NY 11372	718-478-3848	HOPP funded for NYC Southeast Asian speaking Counselors on staff
	Central Islip Civic Council	68 Wheeler Rd. Central Islip, NY 11722	631-348-0669	HOPP Spanish speaking staff available
	Debt Counseling Corp.	3033 Express Dr. N, Hauppauge, NY 11749	1-888-354-6332 ext. 316	HOPP Spanish speaking staff available
	Greenpath	1300 Veterans Memorial Highway, Suite 305, Hauppaugue NY 11788	888-776-6738	НОРР
	Safeguard Credit Counseling, Inc.	67 Salonga Rd. Northport, NY 11768	1-800-673-6933	HOPP Spanish speaking staff available
	Housing Help, Inc.	91-101 Broadway, Suite 6, Greenlawn NY 11740	631-754-0373	
	North Fork Housing Alliance	110 South St., Greenport, NY 11944	631-477-1070	
	Bellport, Hagerman, East Patchogue Alliance, Inc.	1492 Montauk Highway, Bellport, NY 11713	631-286-9236	
	Wyandanch Community Development	59 Cumberbach St. Wyandanch, NY 11798	631-253-0139 OR 631-643-4786	Only serves part of Western Suffolk
Sullivan	RUPCO	301 Fair St. Kingston, NY 12401	845-331-9860	HOPP Spanish speaking staff available
	Rural Sullivan Housing Corp.	6 Pelton St. Monticello, NY 12701	845-794-0348	

Tioga	Catholic Charities of Chemung	215 East Church St., Suite 101, Elmira, NY 14901	607-734-9784	НОРР
	Metro Interfaith Housing Council	21 New St., Binghamton, NY 13903	607-772-6766	НОРР
	Clearpoint Financial Solutions	The Metro Center, 49 Court St., Binghamton, NY 13901	877-412-2227	
Tompkins	Catholic Charities of Chemung	215 East Church St., Suite 101, Elmira, NY 14901	607-734-9784	НОРР
Ulster	RUPCO	301 Fair St. Kingston, NY 12401	845-331-9860	HOPP Spanish speaking staff available
Warren	Housing Assistance Program of Essex County (HAPEC)	103 Hand Ave., Elizabethtown, NY 12932	518-873-6888	НОРР
	Albany County Rural Housing Alliance	24 Martin Road, Voorheesville, NY 12186	518-765-2425	НОРР
	Clearpoint Financial Solutions	2 Computer Drive West, Albany, NY 12205	1-877-412-2227	Formerly known as Consumer Credit Counseling Service of Central NY
	Homefront Development Corp.	568 Lower Allen St., Hudson Falls, NY 12839	518-747-8250	
Washington	Housing Assistance Program of Essex County (HAPEC)	103 Hand Ave., Elizabethtown, NY 12932	518-873-6888	НОРР
	Albany County Rural Housing Alliance	24 Martin Road, Voorheesville, NY 12186	518-765-2425	НОРР
	Homefront Development Corp.	568 Lower Allen St., Hudson Falls, NY 12839	518-747-8250	
Wayne	Community Action in Self Help	48 Water St., Lyons, NY 14489	315-946-6992	НОРР
	Keuka Housing Council	160 Main St. Penn Yan, NY 14527	315-536-8707	НОРР
	Consumer Credit Counseling Service of Rochester, Inc.	50 Chestnut Plaza, Rochester, NY 14604	1-888-724-2227	НОРР
Westchester	Community Housing Innovations, Inc.	75 South Broadway, Ste 340 White Plains, NY 10601	914-683-1010	НОРР
	Housing Action Council	55 South Broadway, Tarrytown, NY 10591	914-332-4144	НОРР
	Human Development Services of Westchester, Inc.	28 Adee St. Port Chester, NY 10573	914-939-2005	HOPP Spanish speaking counselors available

	Westchester Residential Opportunities	470 Mamaroneck Ave., Suite 410 White Plains, NY 10605	914-428-4507 OR 877-WRO-4YOU	HOPP Spanish and French speaking staff available
	Putnam County Housing Corp.	11 Seminary Hill Rd., Carmel, NY 10512	845-225-8493	
	Greenpath	One Barker Ave., Suite 420 White Plains, NY 10601	888-366-9140	
	Belmont Housing Resources	1195 Main St. Buffalo, NY 14209	716-884-7791	НОРР
Wyoming	Consumer Credit Counseling Services of Rochester, Inc.	50 Chestnut Plaza, Rochester, NY 14604	1-888-724-2227	НОРР
	ACCORD	84 Schuyler St., Belmont, NY 14813	585-268-7605	НОРР
	The Housing Council	75 College Ave., 4th Floor, Rochester, NY 14607	585-546-3700	НОРР
	Community Action in Self Help	48 Water St., Lyons, NY 14489	315-946-6992	НОРР
Yates	Keuka Housing Council	160 Main St. Penn Yan, NY 14527	315-536-8707	НОРР



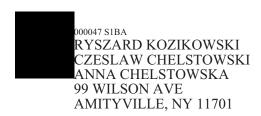
Rushmore Loan Management Services LLC PO Box 111209 Nashville, TN 37222 (For Return Mail Only)

April 25, 2018









Date: April 25, 2018

RE: Loan Number:

Property Address: 99 WILSON AVENUE AMITYVILLE, NY 11701

Dear Mortgagor(s):

YOU MAY BE AT RISK OF FORECLOSURE. PLEASE READ THE FOLLOWING NOTICE CAREFULLY

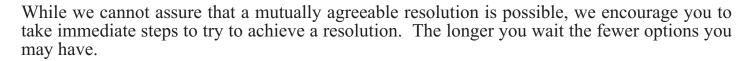
As of April 25, 2018, your home loan is 814 days, and \$88,848.10 dollars in default.

Under New York state law, we are required to send you this notice to inform you that you are at risk of losing your home.

Attached to this notice is a list of government approved housing counseling agencies in your area which provide free counseling.

You can also call the NYS Office of the Attorney General's Homeowner Protection Program (HOPP) toll-free consumer hotline to be connected to free housing counseling services in your area at 1-855-HOME-456 (1-855-466-3456), or visit their website at http://www.aghomehelp.com/. A statewide listing by county is also available at: http://www.dfs.ny.gov/consumer/mortg nys np counseling agencies.htm Qualified free help is available; watch out for companies or people who charge a fee for these services.

Housing counselors from New York-based agencies listed on the website above are trained to help homeowners who are having problems making their mortgage payments and can help you find the best option for your situation. If you wish, you may contact the Loss Mitigation Department at 1-888-504-7300.



If you have not taken any actions to resolve this matter within 90 days from the date this notice was mailed, we may commence legal action against you (or sooner if you cease to live in the dwelling as your primary residence).

If you need further information, please call the New York State Department of Financial Services' toll-free helpline at 800-342-3736 or visit the Department's website at http://www.dfs.ny.gov.

IMPORTANT: You have the right to remain in your home until you receive a court order telling you to leave the property. If a foreclosure action is filed against you in court, you still have the right to remain in the home until court orders you to leave. You legally remain the owner of and are responsible for the property until the property is sold by you or by order of the court at the conclusion of any foreclosure proceedings. This notice is not an eviction notice, and a foreclosure action has not yet been commenced against you.

This matter is very important. Please give it your immediate attention.

Sincerely,

Rushmore Loan Management Services LLC

15480 Laguna Canyon Rd. #100 Irvine, CA 92618

PH: 1-888-504-7300 FAX: 949-341-2200

It is possible that after payment of the amounts detailed above, there may be other fees still due and owing, including but not limited to other fees, escrow advances or corporate advances that Rushmore paid on your behalf or advanced to your account.

(See disclosures on page 3)

Federal law requires us to advise you that Rushmore Loan Management Services LLC is a debt collector and that this is an attempt to collect a debt. Any information obtained may be used for that purpose. To the extent your obligation has been discharged or is subject to the automatic stay in a bankruptcy proceeding, this notice is for informational purposes only and does not constitute a demand for payment or an attempt to collect indebtedness as your personal obligation. If you are represented by an attorney, please provide us with the attorney's name, address and telephone number.

For New York Residents: Please be advised that Rushmore Loan Management Services LLC is registered with the Superintendent of Financial Services for the State of New York. Borrowers may file complaints about Rushmore Loan Management Services LLC with the New York State Department of Financial Services. Borrowers may also obtain further information from the New York State Department by calling the Department's Consumer Assistance Unit at 800-342-3736 or by visiting the Department's website at www.dfs.ny.gov.

Notice to Customers: Rushmore Loan Management Services LLC may report information about your mortgage account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Failure to cure the default on or before 07/24/2018 may result in acceleration of the sums secured by this Security Instrument, foreclosure by judicial proceeding and sale of the Property.

Partial payments received may be applied to any amounts outstanding, but any partial payments that are applied will not invalidate our right to commence foreclosure proceedings.

You have the right to reinstate after acceleration and the right to assert in the foreclosure proceeding the non-existence of a default or any other defense to acceleration and foreclosure.

DEBT COLLECTION

This communication is for the purpose of collecting a debt, and any information obtained from the trustor(s) will be used for that purpose. Rushmore is acting as a "debt collector" as that term is defined in the Federal Fair Debt Collection Practices Act. This notice is required by the provisions of the Fair Debt Collection Practices Act and does not imply that we are attempting to collect money from any one who has discharged the debt under the bankruptcy laws of the United States.

CREDIT REPORTING

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

BANKRUPTCY

If you have received a discharge of this debt through bankruptcy, you are not personally liable to us if you do not pay us the above amount. We can recover only the real property from you and you will not be obligated to pay us the difference between what we may get from the sale of the real property and the balance due on the loan. This notice is provided to inform you of what you must do to retain possession of your real property.

HUD STATEMENT

Pursuant to section 169 of the Housing and Community Development Act of 1987, you may have the opportunity to receive counseling from various local agencies regarding the retention of your home. You may obtain a list of the HUD approved housing counseling agencies by calling the HUD nationwide toll free telephone at 1-800-569-4287.

ADDITIONAL NOTICES

Rushmore Loan Management Services LLC is a Debt Collector, who is attempting to collect a debt. Any information obtained will be used for that purpose. However, if you are in Bankruptcy or received a Bankruptcy Discharge of this debt, this letter is being sent for informational purposes only, is not an attempt to collect a debt and does not constitute a notice of personal liability with respect to the debt.

Legal Rights and Protections Under the SCRA

Servicemembers on "active duty" or "active service," or a spouse or dependent of such a servicemember may be entitled to certain legal protections and debt relief pursuant to the Servicemembers Civil Relief Act (50 USC §§ 3901-4043) (SCRA).

Who May Be Entitled to Legal Protections Under the SCRA?

- Regular members of the U.S. Armed Forces (Army, Navy, Air Force Marine Corps and Coast Guard).
- Reserve and National Guard personnel who have been activated and are on Federal active duty
- National Guard personnel under a call or order to active duty for more than 30 consecutive days under section 502(f) of title 32, United States Code, for purposes of responding to a national emergency declared by the President and supported by Federal funds
- Active service members of the commissioned corps of the Public Health Service and the National Oceanic and Atmospheric Administration.
- Certain United States citizens serving with the armed forces of a nation with which the United States is allied in the prosecution of a war or military action.

What Legal Protections Are Servicemembers Entitled To Under the SCRA?

- The SCRA states that a debt incurred by a servicemember, or servicemember and spouse jointly, prior to entering military service shall not bear interest at a rate above 6 % during the period of military service and one year thereafter, in the case of an obligation or liability consisting of a mortgage, trust deed, or other security in the nature of a mortgage, or during the period of military service in the case of any other obligation or liability.
- The SCRA states that in a legal action to enforce a debt against real estate that is filed during, or within one year after the servicemember's military service, a court may stop the proceedings for a period of time, or adjust the debt. In addition, the sale, foreclosure, or seizure of real estate shall not be valid if it occurs during or within one year after the servicemember's military service unless the creditor has obtained a valid court order approving the sale, foreclosure, or seizure of the real estate.
- The SCRA contains many other protections besides those applicable to home loans.

How Does A Servicemember or Dependent Request Relief Under the SCRA?

- In order to request relief under the SCRA from loans with interest rates above 6% a servicemember or spouse must provide a written request to the lender, together with a copy of the servicemember's military orders. [Note: Lender should place its name, address, and contact information here.]
- There is no requirement under the SCRA, however, for a servicemember to provide a written notice or a copy of a servicemember's military orders to the lender in connection with a foreclosure or other debt enforcement action against real estate. Under these circumstances, lenders should inquire about the military status of a person by searching the Department of Defense's Defense Manpower Data Center's website, contacting the servicemember, and examining their files for indicia of military service. Although there is no requirement for servicemembers to alert the lender of their military status in these situations, it still is a good idea for the servicemember to do so.

How Does a Servicemember or Dependent Obtain Information About the SCRA?

- Servicemembers and dependents with questions about the SCRA should contact their unit's Judge Advocate, or their installation's Legal Assistance Officer. A military legal assistance office locator for all branches of the Armed Forces is available at http://legalassistance.law.af.mil/content/locator.php
- "Military OneSource" is the U. S. Department of Defense's information resource. If you are listed as entitled to legal protections under the SCRA (see above), please go to www.militaryonesource.mil/legal or call 1-800-342-9647 (toll free from the United States) to find out more information. Dialing instructions for areas outside the United States are provided on the website.

STATE SPECIFIC NOTICES

The following notice applies to California residents only:

The state Rosenthal Fair Debt Collection Practices Act and the federal Fair Debt Collection Practices Act require that, except under unusual circumstances, collectors may not contact you before 8:00 a.m. or after 9:00 p.m. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission at 1-877-FTC-HELP (382-4357) or www.ftc.gov.

The following notice applies to Colorado residents only:

Please note: A consumer has the right to request in writing that a debt collector or collection agency cease further communication with the consumer. A written request to cease communication will not prohibit the debt collector or collection agency from taking any other action authorized by law to collect the debt.

FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT, SEE www.coag.gov/car. Please be advised that you can reach the Colorado Foreclosure Hotline at I-877-601-HOPE (601-4673).

Local Rushmore Loan Management Services LLC Agent for Colorado Residents:

Irvin Borenstein
13111 E. Briarwood Ave. Ste #340
Centennial, CO 80112

The following notice applies to Massachusetts residents only:

Notice of IMPORTANT RIGHTS: You have the right to make a written or oral request that telephone calls regarding your debt not be made to you at your place of employment. Any such oral request will be valid for only ten (10) days unless you provide written confirmation of the request postmarked or delivered within seven (7) days of such request. You may terminate this request by writing to the creditor.

ADDITIONAL NOTICES

Rushmore Loan Management Services LLC is a Debt Collector, who is attempting to collect a debt. Any information obtained will be used for that purpose. However, if you are in Bankruptcy or received a Bankruptcy Discharge of this debt, this letter is being sent for informational purposes only, is not an attempt to collect a debt and does not constitute a notice of personal liability with respect to the debt.

If you are a confirmed Successor-in-Interest who has not assumed the mortgage loan obligation under State Law, this letter is being sent for information purposes only and does not constitute personal liability with respect to the debt.

All Other 030818

Approved housing counseling agencies located in New York by County

COUNTY	AGENCY	ADDRESS	CONTACT INFO	NOTES
Albany	Affordable Housing Partnership	255 Orange St., Albany, NY 12210	518-434-1730	HOPP Also serves surrounding areas
	Albany County Rural Housing Alliance	24 Martin Road, Voorheesville, NY 12186	518-765-2425	HOPP Also serves surrounding areas
	United Tenants of Albany	33 Clinton Ave., Albany, NY 12207	518-436-8997	HOPP For tenants whose buildings are in the process of foreclosure or have been foreclosed on
	Better Neighborhoods, Inc.	986 Albany St., Schenectady, NY 12307	518-372-6469	HOPP Spanish speaking staff available
	Clearpoint Credit Counseling Solutions	2 Computer Drive West, Albany, NY 12205	1-800-750-2227	Formerly known as Consumer Credit Counseling Service
	NYS Office For People With Developmental Disabilities (OPWDD)	44 Holland Ave. Albany, NY 12229	518-473-1973	Serving all NYS residents with developmental disabilities and their families
Allegany	ACCORD	84 Schuyler St., Belmont, NY 14813	585-268-7605	НОРР
	Neighborhood Housing Services of Buffalo	1937 South Park Ave. Buffalo, NY 14220	716-823-3630	Also serving surrounding counties
Bronx	Neighborhood Housing Services- South Bronx	848 Concourse Village West, Bronx, NY 10451	718-992-5979	HOPP Spanish speaking staff available
	Neighborhood Housing Services- North Bronx	1451 East Gun Hill Rd., Bronx, NY 10469	718-881-1180	HOPP Spanish speaking staff available
	Parodneck Foundation	121 6th Ave., Suite 501 New York, NY 10013	212-431-9700 ext 391	HOPP Spanish speaking staff available
	MHANY Management, Inc.	1 Metro Tech Center North 11th Floor, Brooklyn, NY 11201	718-246-8080 ext 203	HOPP Spanish speaking staff available
	Brooklyn Housing and Family Services, Inc.	415 Albemarle Rd., Brooklyn, NY 11218	718-435-7585	HOPP Spanish and French

				Creole speaking staff available
	Grow Brooklyn, Inc.	1474 Myrtle Ave., Brooklyn, NY 11237	718-418-8232 ext. 206	HOPP Spanish and Bengali speaking staff available
	NYC Commission on Human Rights	1932 Arthur Avenue, Room 203A, Bronx, NY 10457	718-579-6728 OR 718-579-6900	Spanish speaking staff available
Broome	Metro Interfaith Housing Council	21 New St., Binghamton, NY 13903	607-772-6766	НОРР
	Clearpoint Credit Counseling Solutions	The Metro Center, 49 Court St., Binghamton, NY 13901	1-800-750-2227	
Cattaraugus	Chautauqua Opportunities, Inc.	402 Chandler St., Jamestown, NY 14701	716-661-9430	НОРР
	ACCORD	84 Schuyler St., Belmont, NY 14813	585-268-7605	НОРР
	Neighborhood Housing Services of South Buffalo	1937 South Park Ave., Buffalo, NY 14220	716-823-3630	
Cayuga	Home Headquarters, Inc.	990 James St., Suite 1, Syracuse NY 13203	315-474-1939	HOPP Spanish speaking staff available
	Clearpoint Financial Solutions	5794 Widewaters Parkway, Syracuse, NY 13214	1-877-412-2227	Formerly known as Consumer Credit Counseling Service of Central NY
Chautauqua	Chautauqua Opportunities, Inc.	402 Chandler St., Jamestown, NY 14701	716-661-9430	НОРР
	Chautauqua Home Rehabilitation and Improvement Corp. (CHRIC)	2 Academy St., Mayville, NY 14757	716-753-4650	Spanish speaking staff available
	Neighborhood Housing Services of South Buffalo	1937 South Park Ave., Buffalo, NY 14220	716-823-3630	
Chemung	Arbor Housing and Development	26 Bridge St., Corning, NY 14830	607-654-7487	НОРР
	Catholic Charities of Chemung	215 East Church St., Suite 101, Elmira, NY 14901	607-734-9784	НОРР
Chenango	Metro Interfaith Housing Council	21 New St., Binghamton, NY 13903	607-772-2766	НОРР
	Clearpoint Credit Counseling Solutions	The Metro Center, 49 Court St., Binghamton, NY 13901	1-800-750-2227	
Clinton	Friends of the North Country	1 Mill St., Keeseville, NY 12944	518-834-9606	НОРР

	Housing Assistance Program of Essex County (HAPEC)	103 Hand Ave., Elizabethtown, NY 12932	518-873-6888	НОРР
Columbia	Housing Resources of Columbia County, Inc.	252 Columbia St., Hudson, NY 12534	518-822-0707	НОРР
Cortland	Home Headquarters, Inc.	990 James St., Suite 1, Syracuse NY 13203	315-474-1939	HOPP Spanish speaking staff available
	Cortland Housing Assistance Council, Inc.	36 Taylor St. Cortland, NY 13045	607-753-8271	
	Clearpoint Credit Counseling Solutions	The Metro Center, 49 Court St., Binghamton, NY 13901	1-800-750-2227	
	Western Catskills Community Revitilization Council	125 Main St., Suite A, Stamford, NY 12167	607-652-2823	НОРР
Delaware	RUPCO	301 Fair St. Kingston, NY 12401	845-331-9860	HOPP Spanish speaking staff available
	Delaware Opportunities, Inc.	35430 State Hgwy. 10 Hamden, NY 13782	607-746-1650	
	Clearpoint Credit Counseling Solutions	The Metro Center, 49 Court St., Binghamton, NY 13901	1-800-750-2227	
Dutchess	Hudson River Housing	291 Mill St Poughkeepsie, NY 12601	845-454-9288	НОРР
	Putnam County Housing Corp.	11 Seminary Hill Rd., Carmel, NY 10512	845-225-8493	
Erie	Belmont Housing Resources	1195 Main St. Buffalo, NY 14209	716-884-7791	НОРР
	West Side & Black Rock Riverside NHS, Inc.	359 Connecticut St., Buffalo, NY 14213	Tuesdays and Wednesdays at (716) 885-2344, Thursdays and Fridays at (716) 877-3910	НОРР
	Buffalo Urban League	15 Genesee Street Buffalo, NY 14203	(716) 250-2400	НОРР
	Chautauqua Opportunities, Inc.	402 Chandler St., Jamestown, NY 14701	716-661-9430	НОРР
	Consumer Credit Counseling Services of Buffalo, Inc.	40 Gardenville Parkway, Suite 300, West Seneca, NY 14224	1-800-926-9685 or 716-712-2060	НОРР
	Neighborhood Assistance Corp. of America	135 Delaware Ave Ste 102 Buffalo, New York 14202- 2410	716-834-6222	
	Neighborhood Housing	1937 South Park Ave.,	716-823-3630	

	Services of South Buffalo	Buffalo, NY 14220		
Essex	Friends of the North Country	1 Mill St., Keeseville, NY 12944	518-834-9606	НОРР
	Housing Assistance Program of Essex County (HAPEC)	103 Hand Ave., Elizabethtown, NY 12932	518-873-6888	НОРР
	Homefront Development Corp.	568 Lower Allen St., Hudson Falls, NY 12839	518-747-8250	
Franklin	Friends of the North Country	1 Mill St., Keeseville, NY 12944	518-834-9606	НОРР
	Housing Assistance Program of Essex County (HAPEC)	103 Hand Ave., Elizabethtown, NY 12932	518-873-6888	НОРР
	Franklin County Community Housing Council Inc.	337 West Main St. Malone, NY 12953	(518) 483-5934	НОРР
	Clearpoint Credit Counseling Solutions	215 Washington St. Suite 005, Watertown, NY 13601	1-800-750-2227	
Fulton	Better Neighborhoods, Inc.	986 Albany St., Schenectady, NY 12307	518-372-6469	НОРР
	UNHS NeighborWorks Homeownership Center	1611 Genesee Street, Utica, NY 13501	315-724-4197	НОРР
Genesee	The Housing Council	75 College Ave., 4th Floor, Rochester, NY 14607	585-546-3700 ext. 3015	НОРР
	Consumer Credit Counseling Services of Rochester, Inc.	1000 University Ave., Suite 900 Rochester, NY 14607	1-888-724-2227	НОРР
	Belmont Housing Resources	1195 Main St., Buffalo, NY 14209	716-884-7791	НОРР
	Consumer Credit Counseling Services of Buffalo, Inc.	40 Gardenville Parkway, Suite 300, West Seneca, NY 14224	1-800-926-9685 or 716-712-2060	
Greene	Albany County Rural Housing Alliance	24 Martin Road, Voorheesville, NY 12186	518-765-2425	НОРР
	RUPCO	301 Fair St. Kingston, NY 12401	845-331-9860	HOPP Spanish speaking staff available
	Western Catskills Community Revitilization Council	125 Main St., Suite A, Stamford, NY 12167	607-652-2823	
	Clearpoint Credit Counseling Solutions	2 Computer Drive West, Albany, NY 12205	1-800-750-2227	Formerly known as Consumer Credit Counseling Service of Central NY

Hamilton	Housing Assistance Program of Essex County (HAPEC)	103 Hand Ave., Elizabethtown, NY 12932	518-873-6888	НОРР
	Clearpoint Credit Counseling Solutions	289 Genesee St., Utica, NY 13501	1-800-750-2227	
	Homefront Development Corp.	568 Lower Allen St., Hudson Falls, NY 12839	518-747-8250	
Herkimer	UNHS NeighborWorks Homeownership Center	1611 Genesee Street, Utica, NY 13501	315-724-4197	НОРР
	Clearpoint Credit Counseling Solutions	289 Genesee St., Utica, NY 13501	1-800-750-2227	
Jefferson	Home Headquarters, Inc.	990 James St., Suite 1, Syracuse NY 13203	315-474-1939	HOPP Spanish speaking staff available
	Clearpoint Credit Counseling Solutions	215 Washington St. Suite 005, Watertown, NY 13601	1-800-750-2227	
Kings	Cypress Hills Local Dev. Corp.	625 Jamaica Avenue, Brooklyn, NY 11208	718-647-2800	HOPP Spanish speaking staff available
	Pratt Area Community Council	1000 Dean St., Brooklyn, NY 11238	718-522-2613	НОРР
	Grow Brooklyn, Inc.	1474 Myrtle Ave., Brooklyn, NY 11237	718-418-8232	HOPP Spanish and Bengali speaking staff available
	Bridge Street Dev. Corp.	460 Nostrand Ave., Brooklyn, NY 11216	718-636-7596	HOPP Spanish Speaking staff available
	MHANY Management, Inc.	1 Metro Tech Center North 11th Floor, Brooklyn, NY 11201	718-246-8080	HOPP Spanish speaking staff available
	Neighbors Helping Neighbors (NHN)	621 Degraw St., Brooklyn, NY 11217	718-237-2017	HOPP Spanish speaking staff available
	Brooklyn Housing and Family Services, Inc.	415 Albemarle Rd., Brooklyn, NY 11218	718-435-7585	HOPP Spanish and French Creole speaking staff available
	Parodneck Foundation	121 6th Ave., Suite 501 New York, NY 10013	212-431-9700	HOPP Spanish speaking staff available
	Neighborhood Housing Services of Bedford- Stuyvesant	1012 Gates Ave., 2nd Floor, Brooklyn, NY 11221	718-919-2100	НОРР
	CAMBA	1720 Church Ave., 2nd	718-287-0010	НОРР

		Floor, Brooklyn, NY 11226		
	Neighborhood Housing Services- East Flatbush	2806 Church Ave., Brooklyn, NY 11226	718-469-4679	HOPP Spanish speaking staff available
	Greater Sheepshead Bay Dev. Corp.	2105 East 22nd St., Brooklyn, NY 11229	718-332-0520	
	Southern Brooklyn Community Organization	4006 18th Ave., Brooklyn, NY 11218	718-435-1300	
	Brooklyn Neighborhood Improvement Association	1482 Saint James Pl., Suite 1C, Brooklyn, NY 11213	718-773-4116	
	Council of Jewish Organizations of Flatbush, Inc.	1523 Avenue M, Brooklyn, NY 11230	718-377-2900 ext 7625	Arabic, Russian and Spanish speaking staff available
	Money Management International, Inc.	26 Court St., Suite 2610, Brooklyn, NY 11242	1-866-232-9080	Spanish speaking staff available
	GreenPath Debt Solutions	175 Remsen St., Suite 1102, Brooklyn, NY 11201	866-285-4033	
	NY Commission of Human Rights- Brooklyn	275 Livingston St., Brooklyn, NY 11217	718-722-3130	Spanish speaking staff available
Lewis	Home Headquarters, Inc.	990 James St., Suite 1, Syracuse NY 13203	315-474-1939	НОРР
	Clearpoint Credit Counseling Solutions	215 Washington St. Suite 005, Watertown, NY 13601	1-800-750-2227	
Livingston	Consumer Credit Counseling Services of Rochester, Inc.	1000 University Ave., Suite 900 Rochester, NY 14607	1-888-724-2227	НОРР
	The Housing Council	75 College Ave., 4th Floor, Rochester, NY 14607	585-546-3700	НОРР
Madison	Home Headquarters, Inc.	990 James St., Suite 1, Syracuse NY 13203	315-474-1939	HOPP Spanish speaking staff available
	UNHS NeighborWorks Homeownership Center	1611 Genesee Street, Utica, NY 13501	315-724-4197	НОРР
	Community Action Program for Madison County	3 East Main St., Morrisville, NY 13408	315-684-3144	ASL trained staff available
	Clearpoint Credit Counseling Solutions	289 Genesee St., Utica, NY 13501	1-800-750-2227	
Monroe	Consumer Credit Counseling Services of Rochester, Inc.	1000 University Ave., Suite 900 Rochester, NY 14607	1-888-724-2227	НОРР
	Marketview Heights Association	308 North Street, Rochester, NY 14605	585-423-1540	НОРР

	The Housing Council	75 College Ave., 4th Floor, Rochester, NY 14607	585-546-3700	НОРР
	Urban League of Rochester	265 North Clinton Ave., Rochester, NY	585-325-6530	
Montgomery	Better Neighborhoods, Inc.	986 Albany St., Schenectady, NY 12307	518-372-6469	HOPP Spanish speaking staff available
	UNHS NeighborWorks Homeownership Center	1611 Genesee Street, Utica, NY 13501	315-724-4197	НОРР
Nassau	American Debt Resources, Inc.	248C Larkfield Road, East Northport, NY 11731	1-800-498-0766	HOPP Spanish speaking staff available
	Community Development Corporation of Long Island	333 No Main St., Freeport, NY 11520	631-471-1215 x158	HOPP Spanish speaking staff available
	Hispanic Brotherhood of Rockville Centre, Inc.	59 Clinton Ave., Rockville Centre, NY 11570	516-766-6610	HOPP Spanish speaking staff available
	La Fuerza Unida, Inc.	1 School St., Suite 302, Glen Cove, NY 11542	516-759-0788	HOPP Spanish speaking staff available
	LIFE, Inc.	112 Spruce St., Cedarhurst, NY 11516	516-374-4564	HOPP Spanish speaking staff available
	Long Island Housing Partnership, Inc.	180 Oser Ave., Hauppaugue, NY 11788	631-435-4710	HOPP Spanish speaking staff available
	Long Island Housing Services, Inc.	640 Johnson Ave., Suite 8, Bohemia, NY 11716	631-567-5111 x383	HOPP Spanish speaking staff available
	Rockaway Development and Revitilization Corp	1920 Mott Ave. Rm #2, Far Rockaway, NY 11691	718-327-5300	HOPP funded in NYC Serves Western Nassau
	СННАЧА	37-43 77th St., Jackson Heights, NY 11372	718-478-3848	HOPP funded in NYC Southeast Asian speaking Counselors on staff
	GreenPath Debt Solutions	300 Garden City Plaza, Suite 220 Garden City, NY 11530	888-776-6738	НОРР
	Debt Counseling Corp.	3033 Express Dr. N, Hauppauge, NY 11749	1-888-354-6332 ext. 316	HOPP Spanish speaking staff available
	Safeguard Credit Counseling, Inc.	67 Salonga Rd. Northport, NY 11768	1-800-673-6933	HOPP Spanish speaking staff

				available
New York	MHANY Management, Inc.	1 Metro Tech Center North 11th Floor, Brooklyn, NY 11201	718-246-8080	HOPP Spanish speaking staff available
	Grow Brooklyn, Inc.	1474 Myrtle Ave., Brooklyn, NY 11237	718-418-8232	HOPP Spanish and Bengali speaking staff available
	Parodneck Foundation	121 6th Ave., Suite 501 New York, NY 10013	212-431-9700	HOPP Spanish speaking staff available
	AAFE Community Development Fund, Inc.	111 Division St., New York, NY 10002	212-964-2288	Chinese and Korean speaking staff available
	Abyssinian Development Corp.	2283 7th Avenue, New York, NY 10030	646-442-6545	
	Neighborhood Housing Services of NYC	307 West 36th St., 12th floor, New York, NY 10018	212-519-2500	Spanish and Creole speaking staff available
	Harlem Congregations for Community Development	2854 Frederick Douglass Blvd., New York, NY 10039	212-281-4887 ext. 206 or 231	Spanish speaking staff available
	West Harlem Group Assistance, Inc.	1652 Amsterdam Ave. New York, NY 10031	212-862-1399	
	GreenPath Debt Solutions	One Penn Plaza, Suite 2108, New York, NY 10119	866-285-4059	
Niagara	Belmont Housing Resources	1195 Main St., Buffalo, NY 14209	716-884-7791	НОРР
	West Side & Black Rock Riverside NHS, Inc.	203 Military Rd., Buffalo, NY 14207	Tuesdays and Wednesdays at (716) 885-2344, Thursdays and Fridays at (716) 877-3910	НОРР
	Neighborhood Housing Services of South Buffalo	1937 South Park Ave., Buffalo, NY 14220	716-823-3630	
Oneida	UNHS NeighborWorks Homeownership Center	1611 Genesee Street, Utica, NY 13501	315-724-4197	НОРР
	Clearpoint Credit Counseling Solutions	5794 Widewaters Parkway, Syracuse, NY 13214	1-800-750-2227	
	Northeast Hawley Development Corp.	101 Gertrude St., Syracuse, NY 13202	315-425-1032	
Onondaga	Home Headquarters, Inc.	990 James St., Suite 1, Syracuse NY 13203	315-474-1939	HOPP Spanish speaking staff available
	Clearpoint Credit	5794 Widewaters Parkway,	1-800-750-2227	

	Counseling Solutions	Syracuse, NY 13214		
	Cooperative Federal Credit Union	800 N. Salina St., Syracuse, NY 13208	315-476-5290	Service for credit union members only
Ontario	Consumer Credit Counseling Services of Rochester, Inc.	1000 University Ave., Suite 900 Rochester, NY 14607	1-888-724-2227	НОРР
	Community Action in Self Help	48 Water St., Lyons, NY 14489	315-946-6992	НОРР
	Keuka Housing Council	160 Main St. Penn Yan, NY 14527	315-536-8707	НОРР
Orange	Hudson River Housing	291 Mill St Poughkeepsie, NY 12601	845-454-9288	НОРР
	Orange County Rural Development Advisory Corp.	59b Boniface Drive, Pine Bush, NY 12566	845-713-4568	НОРР
Orleans	Belmont Housing Resources	1195 Main St., Buffalo, NY 14209	716-884-7791	НОРР
	The Housing Council	75 College Ave., 4th Floor, Rochester, NY 14607	585-546-3700	НОРР
	Consumer Credit Counseling Service of Rochester, Inc.	1000 University Ave., Suite 900 Rochester, NY 14607	1-888-724-2227	НОРР
Oswego	Fulton Community Development Agency	125 West Broadway, Fulton, NY 13069	315-593-7166	НОРР
	Oswego Housing Development Council, Inc.	2971 County Rte. 26, Parish, NY 13131	315-625-4520	
	Clearpoint Credit Counseling Solutions	5794 Widewaters Parkway, Syracuse, NY 13214	1-800-750-2227	
Otsego	UNHS NeighborWorks Homeownership Center	1611 Genesee Street, Utica, NY 13501	315-724-4197	НОРР
	Clearpoint Creidt Counseling Solutions	The Metro Center, 49 Court St., Binghamton, NY 13901	1-800-750-2227	
Putnam	Housing Action Council	55 South Broadway, Tarrytown, NY 10591	914-332-4144	НОРР
	Putnam County Housing Corp.	11 Seminary Hill Rd., Carmel, NY 10512	845-225-8493	НОРР
Queens	Neighborhood Housing Services of Northern Queens	60-20 Woodside Ave., Flushing, NY 11377	718-457-1017	HOPP Spanish and French Creole speaking staff available

	Neighborhood Housing Services- Jamaica	89-70 162nd St., Jamaica, NY 11432	718-291-7400	HOPP Spanish speaking staff available
	СННАЧА	37-43 77th St., Jackson Heights, NY 11372	718-478-3848	HOPP Southeast Asian speaking Counselors on staff
	Rockaway Development and Revitilization Corp	1920 Mott Ave., Second Floor, Far Rockaway, NY 11691	718-327-5300	НОРР
	Parodneck Foundation	121 6th Ave., Suite 501 New York, NY 10013	212-431-9700	HOPP Spanish speaking staff available
	MHANY Management, Inc.	1 Metro Tech Center North 11th Floor, Brooklyn, NY 11201	718-246-8080	HOPP Spanish speaking staff available
	Brooklyn Housing and Family Services, Inc.	415 Albemarle Rd., Brooklyn, NY 11218	718-435-7585	HOPP Spanish and French Creole speaking staff available
	NY Commission of Human Rights- Queens	153-01 Jamaica Ave. Jamaica, NY 11432	718-657-2465	Spanish speaking staff available
	GreenPath Debt Solutions	80-02 Kew Gardens Road, Suite 710 Kew Gardens, NY 11415-3607	866-285-4036	
	Margert Community Corporation	325 Beach 37th Street Far Rockaway, NY 11691	718-471-3724	
	Queens Community House	108-25 62nd Drive, Forest Hills, NY 11375	718-592-5757	
Rensselaer	Troy Rehabilitation and Improvement Program (TRIP)	415 River St., Troy, NY 12180	518-690-0020	НОРР
	United Tenants of Albany	33 Clinton Ave., Albany, NY 12207	518-436-8997	HOPP For tenants whose buildings are in process of being foreclosed or whose building has been foreclosed
	Albany County Rural Housing Alliance	24 Martin Road, Voorheesville, NY 12186	518-765-2425	НОРР
	Affordable Housing Partnership	255 Orange St., Albany, NY 12210	518-434-1730	НОРР
	Clearpoint Credit Counseling Solutions	2 Computer Drive West, Albany, NY 12205	1-800-750-2227	Formerly known as Consumer Credit Counseling Service of Central NY

Richmond	Northfield Community Local Dev. Corp. of Staten Island	160 Heberton Ave. Staten Island, NY 10302	718-442-7351	НОРР
	MHANY Management, Inc.	1 Metro Tech Center North 11th Floor, Brooklyn, NY 11201	718-246-8080	HOPP Spanish speaking staff available
	Parodneck Foundation	121 6th Ave., Suite 501 New York, NY 10013	212-431-9700	HOPP Spanish speaking staff available
	Neighborhood Housing Services, Staten Island	770 Castleton Ave., Staten Island, NY 10310	718-442-8080	HOPP Spanish speaking staff available
	NYC Commission on Human Rights- Staten Island	60 Bay St. 7th Floor, Staten Island, NY 10301	718-390-8506	Spanish speaking staff available
Rockland	Housing Action Council	55 South Broadway, Tarrytown, NY 10591	914-332-4144	НОРР
	Rockland Housing Action Coalition	120-126 North Main St., Annex-First Floor, New City, NY 10956	845-708-5799	HOPP Spanish, Creole, Hebrew, and ASL speaking staff available
Saratoga	Albany County Rural Housing Alliance	24 Martin Road, Voorheesville, NY 12186	518-765-2425	НОРР
	Affordable Housing Partnership	255 Orange St., Albany, NY 12210	518-434-1730	НОРР
	Troy Rehabilitation and Improvement Program (TRIP)	415 River St., Troy, NY 12180	518-690-0020	HOPP Serving residents of Southern Saratoga County
	Better Neighborhoods, Inc.	986 Albany St., Schenectady, NY 12307	518-372-6469	HOPP Spanish speaking staff available
	Clearpoint Credit Counseling Solutions	2 Computer Drive West, Albany, NY 12205	1-800-750-2227	Formerly known as Consumer Credit Counseling Service of Central NY
	Homefront Development Corp.	568 Lower Allen St., Hudson Falls, NY 12839	518-747-8250	Serving residents of Northern Saratoga County
Schenectady	Better Neighborhoods, Inc.	986 Albany St., Schenectady, NY 12307	518-372-6469	HOPP Spanish speaking staff available
	Affordable Housing Partnership	255 Orange St., Albany, NY 12210	518-434-1730	НОРР
	Albany County Rural	24 Martin Road,	518-765-2425	НОРР

	Housing Alliance	Voorheesville, NY 12186		
	Schenectady Community Action Program (SCAP)	913 Albany St., Schenectady, NY 12307	518-374-9181	For tenants whose buildings are in process of being foreclosed or whose building has been foreclosed
	Clearpoint Credit Counseling Solutions	2 Computer Drive West, Albany, NY 12205	1-800-750-2227	Formerly known as Consumer Credit Counseling Service of Central NY
Schoharie	Albany County Rural Housing Alliance	24 Martin Road, Voorheesville, NY 12186	518-765-2425	НОРР
	Western Catskills Community RevitilizationCouncil	125 Main St., Suite A, Stamford, NY 12167	607-652-2823	
	Clearpoint Credit Counseling Solutions	2 Computer Drive West, Albany, NY 12205	1-800-750-2227	Formerly known as Consumer Credit Counseling Service of Central NY
Schuyler	Arbor Housing and Development	26 Bridge St., Corning, NY 14830	607-654-7487	НОРР
	Catholic Charities of Chemung	215 East Church St., Suite 101, Elmira, NY 14901	607-734-9784	НОРР
Seneca	The Housing Council	75 College Ave., 4th Floor, Rochester, NY 14607	585-546-3700	НОРР
	Community Action in Self Help	48 Water St., Lyons, NY 14489	315-946-6992	НОРР
St. Lawrence	Housing Assistance Program of Essex County (HAPEC)	103 Hand Ave., Elizabethtown, NY 12932	518-873-6888	НОРР
	North Country Housing Council	19 Main St., Canton, NY 13617	315-386-8576	
	Clearpoint Credit Counseling Solutions	215 Washington St. Suite 005, Watertown, NY 13601	1-800-750-2227	
Steuben	Arbor Housing and Development	26 Bridge St., Corning, NY 14830	607-654-7487	НОРР
	Accord	84 Schuyler St., Belmont, NY 14813	585-268-7605	НОРР
	Catholic Charities of Chemung	215 East Church St., Suite 101, Elmira, NY 14901	607-734-9784	НОРР
Suffolk	American Debt Resources, Inc.	248C Larkfield Road, East Northport, NY 11731	1-800-498-0766	HOPP Spanish speaking staff available

	Community Development Corporation of Long Island	2100 Middle Country Rd., Suite 300, Centereach NY 11720	631-471-1215 ext. 158	HOPP Spanish speaking staff available
	Economic Opportunity Council of Suffolk, Inc.	320 Carleton Avenue Suite 7800 Central Islip NY 11722	631-647-3765 x 1204 or 1205	НОРР
	La Fuerza Unida, Inc.	1 School St., Suite 302, Glen Cove, NY 11542	516-759-0788	HOPP Spanish speaking staff available
	Long Island Housing Partnership, Inc.	180 Oser Ave., Hauppaugue, NY 11788	631-435-4710	HOPP Spanish speaking staff available
	Long Island Housing Services, Inc.	640 Johnson Ave., Suite 8, Bohemia, NY 11716	631-567-5111 x383	HOPP Spanish speaking staff available
	СННАЧА	37-43 77th St., Jackson Heights, NY 11372	718-478-3848	HOPP funded for NYC Southeast Asian speaking Counselors on staff
	Central Islip Civic Council	68 Wheeler Rd. Central Islip, NY 11722	631-348-0669	HOPP Spanish speaking staff available
	Debt Counseling Corp.	3033 Express Dr. N, Hauppauge, NY 11749	1-888-354-6332 ext. 316	HOPP Spanish speaking staff available
	Greenpath	1300 Veterans Memorial Highway, Suite 305, Hauppaugue NY 11788	888-776-6738	НОРР
	Safeguard Credit Counseling, Inc.	67 Salonga Rd. Northport, NY 11768	1-800-673-6933	HOPP Spanish speaking staff available
	Housing Help, Inc.	91-101 Broadway, Suite 6, Greenlawn NY 11740	631-754-0373	
	North Fork Housing Alliance	110 South St., Greenport, NY 11944	631-477-1070	
	Bellport, Hagerman, East Patchogue Alliance, Inc.	1492 Montauk Highway, Bellport, NY 11713	631-286-9236	
	Wyandanch Community Development	59 Cumberbach St. Wyandanch, NY 11798	631-253-0139 OR 631-643-4786	Only serves part of Western Suffolk
Sullivan	RUPCO	301 Fair St. Kingston, NY 12401	845-331-9860	HOPP Spanish speaking staff available
	Rural Sullivan Housing Corp.	6 Pelton St. Monticello, NY 12701	845-794-0348	

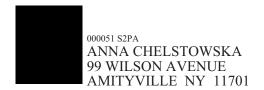
Tioga	Catholic Charities of Chemung	215 East Church St., Suite 101, Elmira, NY 14901	607-734-9784	НОРР
	Metro Interfaith Housing Council	21 New St., Binghamton, NY 13903	607-772-6766	НОРР
	Clearpoint Financial Solutions	The Metro Center, 49 Court St., Binghamton, NY 13901	877-412-2227	
Tompkins	Catholic Charities of Chemung	215 East Church St., Suite 101, Elmira, NY 14901	607-734-9784	НОРР
Ulster	RUPCO	301 Fair St. Kingston, NY 12401	845-331-9860	HOPP Spanish speaking staff available
Warren	Housing Assistance Program of Essex County (HAPEC)	103 Hand Ave., Elizabethtown, NY 12932	518-873-6888	НОРР
	Albany County Rural Housing Alliance	24 Martin Road, Voorheesville, NY 12186	518-765-2425	НОРР
	Clearpoint Financial Solutions	2 Computer Drive West, Albany, NY 12205	1-877-412-2227	Formerly known as Consumer Credit Counseling Service of Central NY
	Homefront Development Corp.	568 Lower Allen St., Hudson Falls, NY 12839	518-747-8250	
Washington	Housing Assistance Program of Essex County (HAPEC)	103 Hand Ave., Elizabethtown, NY 12932	518-873-6888	НОРР
	Albany County Rural Housing Alliance	24 Martin Road, Voorheesville, NY 12186	518-765-2425	НОРР
	Homefront Development Corp.	568 Lower Allen St., Hudson Falls, NY 12839	518-747-8250	
Wayne	Community Action in Self Help	48 Water St., Lyons, NY 14489	315-946-6992	НОРР
	Keuka Housing Council	160 Main St. Penn Yan, NY 14527	315-536-8707	НОРР
	Consumer Credit Counseling Service of Rochester, Inc.	50 Chestnut Plaza, Rochester, NY 14604	1-888-724-2227	НОРР
Westchester	Community Housing Innovations, Inc.	75 South Broadway, Ste 340 White Plains, NY 10601	914-683-1010	НОРР
	Housing Action Council	55 South Broadway, Tarrytown, NY 10591	914-332-4144	НОРР
	Human Development Services of Westchester, Inc.	28 Adee St. Port Chester, NY 10573	914-939-2005	HOPP Spanish speaking counselors available

	Westchester Residential Opportunities	470 Mamaroneck Ave., Suite 410 White Plains, NY 10605	914-428-4507 OR 877-WRO-4YOU	HOPP Spanish and French speaking staff available
	Putnam County Housing Corp.	11 Seminary Hill Rd., Carmel, NY 10512	845-225-8493	
	Greenpath	One Barker Ave., Suite 420 White Plains, NY 10601	888-366-9140	
	Belmont Housing Resources	1195 Main St. Buffalo, NY 14209	716-884-7791	НОРР
Wyoming	Consumer Credit Counseling Services of Rochester, Inc.	50 Chestnut Plaza, Rochester, NY 14604	1-888-724-2227	НОРР
	ACCORD	84 Schuyler St., Belmont, NY 14813	585-268-7605	НОРР
	The Housing Council	75 College Ave., 4th Floor, Rochester, NY 14607	585-546-3700	НОРР
	Community Action in Self Help	48 Water St., Lyons, NY 14489	315-946-6992	НОРР
Yates	Keuka Housing Council	160 Main St. Penn Yan, NY 14527	315-536-8707	НОРР



Rushmore Loan Management Services LLC PO Box 111209 Nashville, TN 37222 (For Return Mail Only)

April 25, 2018







000051 S2PA RYSZARD KOZIKOWSKI CZESLAW CHELSTOWSKI ANNA CHELSTOWSKA 99 WILSON AVENUE AMITYVILLE, NY 11701

Date: April 25, 2018

RE: Loan Number:

Property Address: 99 WILSON AVENUE AMITYVILLE, NY 11701

Dear Mortgagor(s):

YOU MAY BE AT RISK OF FORECLOSURE. PLEASE READ THE FOLLOWING NOTICE CAREFULLY

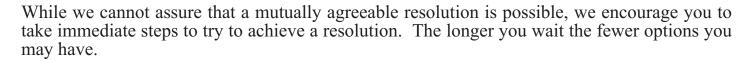
As of April 25, 2018, your home loan is 814 days, and \$88,848.10 dollars in default.

Under New York state law, we are required to send you this notice to inform you that you are at risk of losing your home.

Attached to this notice is a list of government approved housing counseling agencies in your area which provide free counseling.

You can also call the NYS Office of the Attorney General's Homeowner Protection Program (HOPP) toll-free consumer hotline to be connected to free housing counseling services in your area at 1-855-HOME-456 (1-855-466-3456), or visit their website at http://www.aghomehelp.com/. A statewide listing by county is also available at: http://www.dfs.ny.gov/consumer/mortg nys np counseling agencies.htm Qualified free help is available; watch out for companies or people who charge a fee for these services.

Housing counselors from New York-based agencies listed on the website above are trained to help homeowners who are having problems making their mortgage payments and can help you find the best option for your situation. If you wish, you may contact the Loss Mitigation Department at 1-888-504-7300.



If you have not taken any actions to resolve this matter within 90 days from the date this notice was mailed, we may commence legal action against you (or sooner if you cease to live in the dwelling as your primary residence).

If you need further information, please call the New York State Department of Financial Services' toll-free helpline at 800-342-3736 or visit the Department's website at http://www.dfs.ny.gov.

IMPORTANT: You have the right to remain in your home until you receive a court order telling you to leave the property. If a foreclosure action is filed against you in court, you still have the right to remain in the home until court orders you to leave. You legally remain the owner of and are responsible for the property until the property is sold by you or by order of the court at the conclusion of any foreclosure proceedings. This notice is not an eviction notice, and a foreclosure action has not yet been commenced against you.

This matter is very important. Please give it your immediate attention.

Sincerely,

Rushmore Loan Management Services LLC

15480 Laguna Canyon Rd. #100 Irvine, CA 92618

PH: 1-888-504-7300 FAX: 949-341-2200

It is possible that after payment of the amounts detailed above, there may be other fees still due and owing, including but not limited to other fees, escrow advances or corporate advances that Rushmore paid on your behalf or advanced to your account.

(See disclosures on page 3)

Federal law requires us to advise you that Rushmore Loan Management Services LLC is a debt collector and that this is an attempt to collect a debt. Any information obtained may be used for that purpose. To the extent your obligation has been discharged or is subject to the automatic stay in a bankruptcy proceeding, this notice is for informational purposes only and does not constitute a demand for payment or an attempt to collect indebtedness as your personal obligation. If you are represented by an attorney, please provide us with the attorney's name, address and telephone number.

For New York Residents: Please be advised that Rushmore Loan Management Services LLC is registered with the Superintendent of Financial Services for the State of New York. Borrowers may file complaints about Rushmore Loan Management Services LLC with the New York State Department of Financial Services. Borrowers may also obtain further information from the New York State Department by calling the Department's Consumer Assistance Unit at 800-342-3736 or by visiting the Department's website at www.dfs.ny.gov.

Notice to Customers: Rushmore Loan Management Services LLC may report information about your mortgage account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Failure to cure the default on or before 07/24/2018 may result in acceleration of the sums secured by this Security Instrument, foreclosure by judicial proceeding and sale of the Property.

Partial payments received may be applied to any amounts outstanding, but any partial payments that are applied will not invalidate our right to commence foreclosure proceedings.

You have the right to reinstate after acceleration and the right to assert in the foreclosure proceeding the non-existence of a default or any other defense to acceleration and foreclosure.

DEBT COLLECTION

This communication is for the purpose of collecting a debt, and any information obtained from the trustor(s) will be used for that purpose. Rushmore is acting as a "debt collector" as that term is defined in the Federal Fair Debt Collection Practices Act. This notice is required by the provisions of the Fair Debt Collection Practices Act and does not imply that we are attempting to collect money from any one who has discharged the debt under the bankruptcy laws of the United States.

CREDIT REPORTING

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

BANKRUPTCY

If you have received a discharge of this debt through bankruptcy, you are not personally liable to us if you do not pay us the above amount. We can recover only the real property from you and you will not be obligated to pay us the difference between what we may get from the sale of the real property and the balance due on the loan. This notice is provided to inform you of what you must do to retain possession of your real property.

HUD STATEMENT

Pursuant to section 169 of the Housing and Community Development Act of 1987, you may have the opportunity to receive counseling from various local agencies regarding the retention of your home. You may obtain a list of the HUD approved housing counseling agencies by calling the HUD nationwide toll free telephone at 1-800-569-4287.

ADDITIONAL NOTICES

Rushmore Loan Management Services LLC is a Debt Collector, who is attempting to collect a debt. Any information obtained will be used for that purpose. However, if you are in Bankruptcy or received a Bankruptcy Discharge of this debt, this letter is being sent for informational purposes only, is not an attempt to collect a debt and does not constitute a notice of personal liability with respect to the debt.

Legal Rights and Protections Under the SCRA

Servicemembers on "active duty" or "active service," or a spouse or dependent of such a servicemember may be entitled to certain legal protections and debt relief pursuant to the Servicemembers Civil Relief Act (50 USC §§ 3901-4043) (SCRA).

Who May Be Entitled to Legal Protections Under the SCRA?

- Regular members of the U.S. Armed Forces (Army, Navy, Air Force Marine Corps and Coast Guard).
- Reserve and National Guard personnel who have been activated and are on Federal active duty
- National Guard personnel under a call or order to active duty for more than 30 consecutive days under section 502(f) of title 32, United States Code, for purposes of responding to a national emergency declared by the President and supported by Federal funds
- Active service members of the commissioned corps of the Public Health Service and the National Oceanic and Atmospheric Administration.
- Certain United States citizens serving with the armed forces of a nation with which the United States is allied in the prosecution of a war or military action.

What Legal Protections Are Servicemembers Entitled To Under the SCRA?

- The SCRA states that a debt incurred by a servicemember, or servicemember and spouse jointly, prior to entering military service shall not bear interest at a rate above 6 % during the period of military service and one year thereafter, in the case of an obligation or liability consisting of a mortgage, trust deed, or other security in the nature of a mortgage, or during the period of military service in the case of any other obligation or liability.
- The SCRA states that in a legal action to enforce a debt against real estate that is filed during, or within one year after the servicemember's military service, a court may stop the proceedings for a period of time, or adjust the debt. In addition, the sale, foreclosure, or seizure of real estate shall not be valid if it occurs during or within one year after the servicemember's military service unless the creditor has obtained a valid court order approving the sale, foreclosure, or seizure of the real estate.
- The SCRA contains many other protections besides those applicable to home loans.

How Does A Servicemember or Dependent Request Relief Under the SCRA?

- In order to request relief under the SCRA from loans with interest rates above 6% a servicemember or spouse must provide a written request to the lender, together with a copy of the servicemember's military orders. [Note: Lender should place its name, address, and contact information here.]
- There is no requirement under the SCRA, however, for a servicemember to provide a written notice or a copy of a servicemember's military orders to the lender in connection with a foreclosure or other debt enforcement action against real estate. Under these circumstances, lenders should inquire about the military status of a person by searching the Department of Defense's Defense Manpower Data Center's website, contacting the servicemember, and examining their files for indicia of military service. Although there is no requirement for servicemembers to alert the lender of their military status in these situations, it still is a good idea for the servicemember to do so.

How Does a Servicemember or Dependent Obtain Information About the SCRA?

- Servicemembers and dependents with questions about the SCRA should contact their unit's Judge Advocate, or their installation's Legal Assistance Officer. A military legal assistance office locator for all branches of the Armed Forces is available at http://legalassistance.law.af.mil/content/locator.php
- "Military OneSource" is the U. S. Department of Defense's information resource. If you are listed as entitled to legal protections under the SCRA (see above), please go to www.militaryonesource.mil/legal or call 1-800-342-9647 (toll free from the United States) to find out more information. Dialing instructions for areas outside the United States are provided on the website.

STATE SPECIFIC NOTICES

The following notice applies to California residents only:

The state Rosenthal Fair Debt Collection Practices Act and the federal Fair Debt Collection Practices Act require that, except under unusual circumstances, collectors may not contact you before 8:00 a.m. or after 9:00 p.m. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission at 1-877-FTC-HELP (382-4357) or www.ftc.gov.

The following notice applies to Colorado residents only:

Please note: A consumer has the right to request in writing that a debt collector or collection agency cease further communication with the consumer. A written request to cease communication will not prohibit the debt collector or collection agency from taking any other action authorized by law to collect the debt.

FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT, SEE www.coag.gov/car. Please be advised that you can reach the Colorado Foreclosure Hotline at I-877-601-HOPE (601-4673).

Local Rushmore Loan Management Services LLC Agent for Colorado Residents:

Irvin Borenstein
13111 E. Briarwood Ave. Ste #340
Centennial, CO 80112

The following notice applies to Massachusetts residents only:

Notice of IMPORTANT RIGHTS: You have the right to make a written or oral request that telephone calls regarding your debt not be made to you at your place of employment. Any such oral request will be valid for only ten (10) days unless you provide written confirmation of the request postmarked or delivered within seven (7) days of such request. You may terminate this request by writing to the creditor.

ADDITIONAL NOTICES

Rushmore Loan Management Services LLC is a Debt Collector, who is attempting to collect a debt. Any information obtained will be used for that purpose. However, if you are in Bankruptcy or received a Bankruptcy Discharge of this debt, this letter is being sent for informational purposes only, is not an attempt to collect a debt and does not constitute a notice of personal liability with respect to the debt.

If you are a confirmed Successor-in-Interest who has not assumed the mortgage loan obligation under State Law, this letter is being sent for information purposes only and does not constitute personal liability with respect to the debt.

All Other 030818

Approved housing counseling agencies located in New York by County

COUNTY	AGENCY	ADDRESS	CONTACT INFO	NOTES
Albany	Affordable Housing Partnership	255 Orange St., Albany, NY 12210	518-434-1730	HOPP Also serves surrounding areas
	Albany County Rural Housing Alliance	24 Martin Road, Voorheesville, NY 12186	518-765-2425	HOPP Also serves surrounding areas
	United Tenants of Albany	33 Clinton Ave., Albany, NY 12207	518-436-8997	HOPP For tenants whose buildings are in the process of foreclosure or have been foreclosed on
	Better Neighborhoods, Inc.	986 Albany St., Schenectady, NY 12307	518-372-6469	HOPP Spanish speaking staff available
	Clearpoint Credit Counseling Solutions	2 Computer Drive West, Albany, NY 12205	1-800-750-2227	Formerly known as Consumer Credit Counseling Service
	NYS Office For People With Developmental Disabilities (OPWDD)	44 Holland Ave. Albany, NY 12229	518-473-1973	Serving all NYS residents with developmental disabilities and their families
Allegany	ACCORD	84 Schuyler St., Belmont, NY 14813	585-268-7605	НОРР
	Neighborhood Housing Services of Buffalo	1937 South Park Ave. Buffalo, NY 14220	716-823-3630	Also serving surrounding counties
Bronx	Neighborhood Housing Services- South Bronx	848 Concourse Village West, Bronx, NY 10451	718-992-5979	HOPP Spanish speaking staff available
	Neighborhood Housing Services- North Bronx	1451 East Gun Hill Rd., Bronx, NY 10469	718-881-1180	HOPP Spanish speaking staff available
	Parodneck Foundation	121 6th Ave., Suite 501 New York, NY 10013	212-431-9700 ext 391	HOPP Spanish speaking staff available
	MHANY Management, Inc.	1 Metro Tech Center North 11th Floor, Brooklyn, NY 11201	718-246-8080 ext 203	HOPP Spanish speaking staff available
	Brooklyn Housing and Family Services, Inc.	415 Albemarle Rd., Brooklyn, NY 11218	718-435-7585	HOPP Spanish and French

				Creole speaking staff available
	Grow Brooklyn, Inc.	1474 Myrtle Ave., Brooklyn, NY 11237	718-418-8232 ext. 206	HOPP Spanish and Bengali speaking staff available
	NYC Commission on Human Rights	1932 Arthur Avenue, Room 203A, Bronx, NY 10457	718-579-6728 OR 718-579-6900	Spanish speaking staff available
Broome	Metro Interfaith Housing Council	21 New St., Binghamton, NY 13903	607-772-6766	НОРР
	Clearpoint Credit Counseling Solutions	The Metro Center, 49 Court St., Binghamton, NY 13901	1-800-750-2227	
Cattaraugus	Chautauqua Opportunities, Inc.	402 Chandler St., Jamestown, NY 14701	716-661-9430	НОРР
	ACCORD	84 Schuyler St., Belmont, NY 14813	585-268-7605	НОРР
	Neighborhood Housing Services of South Buffalo	1937 South Park Ave., Buffalo, NY 14220	716-823-3630	
Cayuga	Home Headquarters, Inc.	990 James St., Suite 1, Syracuse NY 13203	315-474-1939	HOPP Spanish speaking staff available
	Clearpoint Financial Solutions	5794 Widewaters Parkway, Syracuse, NY 13214	1-877-412-2227	Formerly known as Consumer Credit Counseling Service of Central NY
Chautauqua	Chautauqua Opportunities, Inc.	402 Chandler St., Jamestown, NY 14701	716-661-9430	НОРР
	Chautauqua Home Rehabilitation and Improvement Corp. (CHRIC)	2 Academy St., Mayville, NY 14757	716-753-4650	Spanish speaking staff available
	Neighborhood Housing Services of South Buffalo	1937 South Park Ave., Buffalo, NY 14220	716-823-3630	
Chemung	Arbor Housing and Development	26 Bridge St., Corning, NY 14830	607-654-7487	НОРР
	Catholic Charities of Chemung	215 East Church St., Suite 101, Elmira, NY 14901	607-734-9784	НОРР
Chenango	Metro Interfaith Housing Council	21 New St., Binghamton, NY 13903	607-772-2766	НОРР
	Clearpoint Credit Counseling Solutions	The Metro Center, 49 Court St., Binghamton, NY 13901	1-800-750-2227	
Clinton	Friends of the North Country	1 Mill St., Keeseville, NY 12944	518-834-9606	НОРР

	Housing Assistance Program of Essex County (HAPEC)	103 Hand Ave., Elizabethtown, NY 12932	518-873-6888	НОРР
Columbia	Housing Resources of Columbia County, Inc.	252 Columbia St., Hudson, NY 12534	518-822-0707	НОРР
Cortland	Home Headquarters, Inc.	990 James St., Suite 1, Syracuse NY 13203	315-474-1939	HOPP Spanish speaking staff available
	Cortland Housing Assistance Council, Inc.	36 Taylor St. Cortland, NY 13045	607-753-8271	
	Clearpoint Credit Counseling Solutions	The Metro Center, 49 Court St., Binghamton, NY 13901	1-800-750-2227	
	Western Catskills Community Revitilization Council	125 Main St., Suite A, Stamford, NY 12167	607-652-2823	НОРР
Delaware	RUPCO	301 Fair St. Kingston, NY 12401	845-331-9860	HOPP Spanish speaking staff available
	Delaware Opportunities, Inc.	35430 State Hgwy. 10 Hamden, NY 13782	607-746-1650	
	Clearpoint Credit Counseling Solutions	The Metro Center, 49 Court St., Binghamton, NY 13901	1-800-750-2227	
Dutchess	Hudson River Housing	291 Mill St Poughkeepsie, NY 12601	845-454-9288	НОРР
	Putnam County Housing Corp.	11 Seminary Hill Rd., Carmel, NY 10512	845-225-8493	
Erie	Belmont Housing Resources	1195 Main St. Buffalo, NY 14209	716-884-7791	НОРР
	West Side & Black Rock Riverside NHS, Inc.	359 Connecticut St., Buffalo, NY 14213	Tuesdays and Wednesdays at (716) 885-2344, Thursdays and Fridays at (716) 877-3910	НОРР
	Buffalo Urban League	15 Genesee Street Buffalo, NY 14203	(716) 250-2400	НОРР
	Chautauqua Opportunities, Inc.	402 Chandler St., Jamestown, NY 14701	716-661-9430	НОРР
	Consumer Credit Counseling Services of Buffalo, Inc.	40 Gardenville Parkway, Suite 300, West Seneca, NY 14224	1-800-926-9685 or 716-712-2060	НОРР
	Neighborhood Assistance Corp. of America	135 Delaware Ave Ste 102 Buffalo, New York 14202- 2410	716-834-6222	
	Neighborhood Housing	1937 South Park Ave.,	716-823-3630	

	Services of South Buffalo	Buffalo, NY 14220		
Essex	Friends of the North Country	1 Mill St., Keeseville, NY 12944	518-834-9606	НОРР
	Housing Assistance Program of Essex County (HAPEC)	103 Hand Ave., Elizabethtown, NY 12932	518-873-6888	НОРР
	Homefront Development Corp.	568 Lower Allen St., Hudson Falls, NY 12839	518-747-8250	
Franklin	Friends of the North Country	1 Mill St., Keeseville, NY 12944	518-834-9606	НОРР
	Housing Assistance Program of Essex County (HAPEC)	103 Hand Ave., Elizabethtown, NY 12932	518-873-6888	НОРР
	Franklin County Community Housing Council Inc.	337 West Main St. Malone, NY 12953	(518) 483-5934	НОРР
	Clearpoint Credit Counseling Solutions	215 Washington St. Suite 005, Watertown, NY 13601	1-800-750-2227	
Fulton	Better Neighborhoods, Inc.	986 Albany St., Schenectady, NY 12307	518-372-6469	НОРР
	UNHS NeighborWorks Homeownership Center	1611 Genesee Street, Utica, NY 13501	315-724-4197	НОРР
Genesee	The Housing Council	75 College Ave., 4th Floor, Rochester, NY 14607	585-546-3700 ext. 3015	НОРР
	Consumer Credit Counseling Services of Rochester, Inc.	1000 University Ave., Suite 900 Rochester, NY 14607	1-888-724-2227	НОРР
	Belmont Housing Resources	1195 Main St., Buffalo, NY 14209	716-884-7791	НОРР
	Consumer Credit Counseling Services of Buffalo, Inc.	40 Gardenville Parkway, Suite 300, West Seneca, NY 14224	1-800-926-9685 or 716-712-2060	
Greene	Albany County Rural Housing Alliance	24 Martin Road, Voorheesville, NY 12186	518-765-2425	НОРР
	RUPCO	301 Fair St. Kingston, NY 12401	845-331-9860	HOPP Spanish speaking staff available
	Western Catskills Community Revitilization Council	125 Main St., Suite A, Stamford, NY 12167	607-652-2823	
	Clearpoint Credit Counseling Solutions	2 Computer Drive West, Albany, NY 12205	1-800-750-2227	Formerly known as Consumer Credit Counseling Service of Central NY

Hamilton	Housing Assistance Program of Essex County (HAPEC)	103 Hand Ave., Elizabethtown, NY 12932	518-873-6888	НОРР
	Clearpoint Credit Counseling Solutions	289 Genesee St., Utica, NY 13501	1-800-750-2227	
	Homefront Development Corp.	568 Lower Allen St., Hudson Falls, NY 12839	518-747-8250	
Herkimer	UNHS NeighborWorks Homeownership Center	1611 Genesee Street, Utica, NY 13501	315-724-4197	НОРР
	Clearpoint Credit Counseling Solutions	289 Genesee St., Utica, NY 13501	1-800-750-2227	
Jefferson	Home Headquarters, Inc.	990 James St., Suite 1, Syracuse NY 13203	315-474-1939	HOPP Spanish speaking staff available
	Clearpoint Credit Counseling Solutions	215 Washington St. Suite 005, Watertown, NY 13601	1-800-750-2227	
Kings	Cypress Hills Local Dev. Corp.	625 Jamaica Avenue, Brooklyn, NY 11208	718-647-2800	HOPP Spanish speaking staff available
	Pratt Area Community Council	1000 Dean St., Brooklyn, NY 11238	718-522-2613	НОРР
	Grow Brooklyn, Inc.	1474 Myrtle Ave., Brooklyn, NY 11237	718-418-8232	HOPP Spanish and Bengali speaking staff available
	Bridge Street Dev. Corp.	460 Nostrand Ave., Brooklyn, NY 11216	718-636-7596	HOPP Spanish Speaking staff available
	MHANY Management, Inc.	1 Metro Tech Center North 11th Floor, Brooklyn, NY 11201	718-246-8080	HOPP Spanish speaking staff available
	Neighbors Helping Neighbors (NHN)	621 Degraw St., Brooklyn, NY 11217	718-237-2017	HOPP Spanish speaking staff available
	Brooklyn Housing and Family Services, Inc.	415 Albemarle Rd., Brooklyn, NY 11218	718-435-7585	HOPP Spanish and French Creole speaking staff available
	Parodneck Foundation	121 6th Ave., Suite 501 New York, NY 10013	212-431-9700	HOPP Spanish speaking staff available
	Neighborhood Housing Services of Bedford- Stuyvesant	1012 Gates Ave., 2nd Floor, Brooklyn, NY 11221	718-919-2100	НОРР
	CAMBA	1720 Church Ave., 2nd	718-287-0010	НОРР

		Floor, Brooklyn, NY 11226		
	Neighborhood Housing Services- East Flatbush	2806 Church Ave., Brooklyn, NY 11226	718-469-4679	HOPP Spanish speaking staff available
	Greater Sheepshead Bay Dev. Corp.	2105 East 22nd St., Brooklyn, NY 11229	718-332-0520	
	Southern Brooklyn Community Organization	4006 18th Ave., Brooklyn, NY 11218	718-435-1300	
	Brooklyn Neighborhood Improvement Association	1482 Saint James Pl., Suite 1C, Brooklyn, NY 11213	718-773-4116	
	Council of Jewish Organizations of Flatbush, Inc.	1523 Avenue M, Brooklyn, NY 11230	718-377-2900 ext 7625	Arabic, Russian and Spanish speaking staff available
	Money Management International, Inc.	26 Court St., Suite 2610, Brooklyn, NY 11242	1-866-232-9080	Spanish speaking staff available
	GreenPath Debt Solutions	175 Remsen St., Suite 1102, Brooklyn, NY 11201	866-285-4033	
	NY Commission of Human Rights- Brooklyn	275 Livingston St., Brooklyn, NY 11217	718-722-3130	Spanish speaking staff available
Lewis	Home Headquarters, Inc.	990 James St., Suite 1, Syracuse NY 13203	315-474-1939	НОРР
	Clearpoint Credit Counseling Solutions	215 Washington St. Suite 005, Watertown, NY 13601	1-800-750-2227	
Livingston	Consumer Credit Counseling Services of Rochester, Inc.	1000 University Ave., Suite 900 Rochester, NY 14607	1-888-724-2227	НОРР
	The Housing Council	75 College Ave., 4th Floor, Rochester, NY 14607	585-546-3700	НОРР
Madison	Home Headquarters, Inc.	990 James St., Suite 1, Syracuse NY 13203	315-474-1939	HOPP Spanish speaking staff available
	UNHS NeighborWorks Homeownership Center	1611 Genesee Street, Utica, NY 13501	315-724-4197	НОРР
	Community Action Program for Madison County	3 East Main St., Morrisville, NY 13408	315-684-3144	ASL trained staff available
	Clearpoint Credit Counseling Solutions	289 Genesee St., Utica, NY 13501	1-800-750-2227	
Monroe	Consumer Credit Counseling Services of Rochester, Inc.	1000 University Ave., Suite 900 Rochester, NY 14607	1-888-724-2227	НОРР
	Marketview Heights Association	308 North Street, Rochester, NY 14605	585-423-1540	НОРР

	The Housing Council	75 College Ave., 4th Floor, Rochester, NY 14607	585-546-3700	НОРР
	Urban League of Rochester	265 North Clinton Ave., Rochester, NY	585-325-6530	
Montgomery	Better Neighborhoods, Inc.	986 Albany St., Schenectady, NY 12307	518-372-6469	HOPP Spanish speaking staff available
	UNHS NeighborWorks Homeownership Center	1611 Genesee Street, Utica, NY 13501	315-724-4197	НОРР
Nassau	American Debt Resources, Inc.	248C Larkfield Road, East Northport, NY 11731	1-800-498-0766	HOPP Spanish speaking staff available
	Community Development Corporation of Long Island	333 No Main St., Freeport, NY 11520	631-471-1215 x158	HOPP Spanish speaking staff available
	Hispanic Brotherhood of Rockville Centre, Inc.	59 Clinton Ave., Rockville Centre, NY 11570	516-766-6610	HOPP Spanish speaking staff available
	La Fuerza Unida, Inc.	1 School St., Suite 302, Glen Cove, NY 11542	516-759-0788	HOPP Spanish speaking staff available
	LIFE, Inc.	112 Spruce St., Cedarhurst, NY 11516	516-374-4564	HOPP Spanish speaking staff available
	Long Island Housing Partnership, Inc.	180 Oser Ave., Hauppaugue, NY 11788	631-435-4710	HOPP Spanish speaking staff available
	Long Island Housing Services, Inc.	640 Johnson Ave., Suite 8, Bohemia, NY 11716	631-567-5111 x383	HOPP Spanish speaking staff available
	Rockaway Development and Revitilization Corp	1920 Mott Ave. Rm #2, Far Rockaway, NY 11691	718-327-5300	HOPP funded in NYC Serves Western Nassau
	СННАЧА	37-43 77th St., Jackson Heights, NY 11372	718-478-3848	HOPP funded in NYC Southeast Asian speaking Counselors on staff
	GreenPath Debt Solutions	300 Garden City Plaza, Suite 220 Garden City, NY 11530	888-776-6738	НОРР
	Debt Counseling Corp.	3033 Express Dr. N, Hauppauge, NY 11749	1-888-354-6332 ext. 316	HOPP Spanish speaking staff available
	Safeguard Credit Counseling, Inc.	67 Salonga Rd. Northport, NY 11768	1-800-673-6933	HOPP Spanish speaking staff

				available
New York	MHANY Management, Inc.	1 Metro Tech Center North 11th Floor, Brooklyn, NY 11201	718-246-8080	HOPP Spanish speaking staff available
	Grow Brooklyn, Inc.	1474 Myrtle Ave., Brooklyn, NY 11237	718-418-8232	HOPP Spanish and Bengali speaking staff available
	Parodneck Foundation	121 6th Ave., Suite 501 New York, NY 10013	212-431-9700	HOPP Spanish speaking staff available
	AAFE Community Development Fund, Inc.	111 Division St., New York, NY 10002	212-964-2288	Chinese and Korean speaking staff available
	Abyssinian Development Corp.	2283 7th Avenue, New York, NY 10030	646-442-6545	
	Neighborhood Housing Services of NYC	307 West 36th St., 12th floor, New York, NY 10018	212-519-2500	Spanish and Creole speaking staff available
	Harlem Congregations for Community Development	2854 Frederick Douglass Blvd., New York, NY 10039	212-281-4887 ext. 206 or 231	Spanish speaking staff available
	West Harlem Group Assistance, Inc.	1652 Amsterdam Ave. New York, NY 10031	212-862-1399	
	GreenPath Debt Solutions	One Penn Plaza, Suite 2108, New York, NY 10119	866-285-4059	
Niagara	Belmont Housing Resources	1195 Main St., Buffalo, NY 14209	716-884-7791	НОРР
	West Side & Black Rock Riverside NHS, Inc.	203 Military Rd., Buffalo, NY 14207	Tuesdays and Wednesdays at (716) 885-2344, Thursdays and Fridays at (716) 877-3910	НОРР
	Neighborhood Housing Services of South Buffalo	1937 South Park Ave., Buffalo, NY 14220	716-823-3630	
Oneida	UNHS NeighborWorks Homeownership Center	1611 Genesee Street, Utica, NY 13501	315-724-4197	НОРР
	Clearpoint Credit Counseling Solutions	5794 Widewaters Parkway, Syracuse, NY 13214	1-800-750-2227	
	Northeast Hawley Development Corp.	101 Gertrude St., Syracuse, NY 13202	315-425-1032	
Onondaga	Home Headquarters, Inc.	990 James St., Suite 1, Syracuse NY 13203	315-474-1939	HOPP Spanish speaking staff available
	Clearpoint Credit	5794 Widewaters Parkway,	1-800-750-2227	

	Counseling Solutions	Syracuse, NY 13214		
	Cooperative Federal Credit Union	800 N. Salina St., Syracuse, NY 13208	315-476-5290	Service for credit union members only
Ontario	Consumer Credit Counseling Services of Rochester, Inc.	1000 University Ave., Suite 900 Rochester, NY 14607	1-888-724-2227	НОРР
	Community Action in Self Help	48 Water St., Lyons, NY 14489	315-946-6992	НОРР
	Keuka Housing Council	160 Main St. Penn Yan, NY 14527	315-536-8707	НОРР
Orange	Hudson River Housing	291 Mill St Poughkeepsie, NY 12601	845-454-9288	НОРР
	Orange County Rural Development Advisory Corp.	59b Boniface Drive, Pine Bush, NY 12566	845-713-4568	НОРР
Orleans	Belmont Housing Resources	1195 Main St., Buffalo, NY 14209	716-884-7791	НОРР
	The Housing Council	75 College Ave., 4th Floor, Rochester, NY 14607	585-546-3700	НОРР
	Consumer Credit Counseling Service of Rochester, Inc.	1000 University Ave., Suite 900 Rochester, NY 14607	1-888-724-2227	НОРР
Oswego	Fulton Community Development Agency	125 West Broadway, Fulton, NY 13069	315-593-7166	НОРР
	Oswego Housing Development Council, Inc.	2971 County Rte. 26, Parish, NY 13131	315-625-4520	
	Clearpoint Credit Counseling Solutions	5794 Widewaters Parkway, Syracuse, NY 13214	1-800-750-2227	
Otsego	UNHS NeighborWorks Homeownership Center	1611 Genesee Street, Utica, NY 13501	315-724-4197	НОРР
	Clearpoint Creidt Counseling Solutions	The Metro Center, 49 Court St., Binghamton, NY 13901	1-800-750-2227	
Putnam	Housing Action Council	55 South Broadway, Tarrytown, NY 10591	914-332-4144	НОРР
	Putnam County Housing Corp.	11 Seminary Hill Rd., Carmel, NY 10512	845-225-8493	НОРР
Queens	Neighborhood Housing Services of Northern Queens	60-20 Woodside Ave., Flushing, NY 11377	718-457-1017	HOPP Spanish and French Creole speaking staff available

	Neighborhood Housing Services- Jamaica	89-70 162nd St., Jamaica, NY 11432	718-291-7400	HOPP Spanish speaking staff available
	СННАЧА	37-43 77th St., Jackson Heights, NY 11372	718-478-3848	HOPP Southeast Asian speaking Counselors on staff
	Rockaway Development and Revitilization Corp	1920 Mott Ave., Second Floor, Far Rockaway, NY 11691	718-327-5300	НОРР
	Parodneck Foundation	121 6th Ave., Suite 501 New York, NY 10013	212-431-9700	HOPP Spanish speaking staff available
	MHANY Management, Inc.	1 Metro Tech Center North 11th Floor, Brooklyn, NY 11201	718-246-8080	HOPP Spanish speaking staff available
	Brooklyn Housing and Family Services, Inc.	415 Albemarle Rd., Brooklyn, NY 11218	718-435-7585	HOPP Spanish and French Creole speaking staff available
	NY Commission of Human Rights- Queens	153-01 Jamaica Ave. Jamaica, NY 11432	718-657-2465	Spanish speaking staff available
	GreenPath Debt Solutions	80-02 Kew Gardens Road, Suite 710 Kew Gardens, NY 11415-3607	866-285-4036	
	Margert Community Corporation	325 Beach 37th Street Far Rockaway, NY 11691	718-471-3724	
	Queens Community House	108-25 62nd Drive, Forest Hills, NY 11375	718-592-5757	
Rensselaer	Troy Rehabilitation and Improvement Program (TRIP)	415 River St., Troy, NY 12180	518-690-0020	НОРР
	United Tenants of Albany	33 Clinton Ave., Albany, NY 12207	518-436-8997	HOPP For tenants whose buildings are in process of being foreclosed or whose building has been foreclosed
	Albany County Rural Housing Alliance	24 Martin Road, Voorheesville, NY 12186	518-765-2425	НОРР
	Affordable Housing Partnership	255 Orange St., Albany, NY 12210	518-434-1730	НОРР
	Clearpoint Credit Counseling Solutions	2 Computer Drive West, Albany, NY 12205	1-800-750-2227	Formerly known as Consumer Credit Counseling Service of Central NY

Richmond	Northfield Community Local Dev. Corp. of Staten Island	160 Heberton Ave. Staten Island, NY 10302	718-442-7351	НОРР
	MHANY Management, Inc.	1 Metro Tech Center North 11th Floor, Brooklyn, NY 11201	718-246-8080	HOPP Spanish speaking staff available
	Parodneck Foundation	121 6th Ave., Suite 501 New York, NY 10013	212-431-9700	HOPP Spanish speaking staff available
	Neighborhood Housing Services, Staten Island	770 Castleton Ave., Staten Island, NY 10310	718-442-8080	HOPP Spanish speaking staff available
	NYC Commission on Human Rights- Staten Island	60 Bay St. 7th Floor, Staten Island, NY 10301	718-390-8506	Spanish speaking staff available
Rockland	Housing Action Council	55 South Broadway, Tarrytown, NY 10591	914-332-4144	НОРР
	Rockland Housing Action Coalition	120-126 North Main St., Annex-First Floor, New City, NY 10956	845-708-5799	HOPP Spanish, Creole, Hebrew, and ASL speaking staff available
Saratoga	Albany County Rural Housing Alliance	24 Martin Road, Voorheesville, NY 12186	518-765-2425	НОРР
	Affordable Housing Partnership	255 Orange St., Albany, NY 12210	518-434-1730	НОРР
	Troy Rehabilitation and Improvement Program (TRIP)	415 River St., Troy, NY 12180	518-690-0020	HOPP Serving residents of Southern Saratoga County
	Better Neighborhoods, Inc.	986 Albany St., Schenectady, NY 12307	518-372-6469	HOPP Spanish speaking staff available
	Clearpoint Credit Counseling Solutions	2 Computer Drive West, Albany, NY 12205	1-800-750-2227	Formerly known as Consumer Credit Counseling Service of Central NY
	Homefront Development Corp.	568 Lower Allen St., Hudson Falls, NY 12839	518-747-8250	Serving residents of Northern Saratoga County
Schenectady	Better Neighborhoods, Inc.	986 Albany St., Schenectady, NY 12307	518-372-6469	HOPP Spanish speaking staff available
	Affordable Housing Partnership	255 Orange St., Albany, NY 12210	518-434-1730	НОРР
	Albany County Rural	24 Martin Road,	518-765-2425	НОРР

	Housing Alliance	Voorheesville, NY 12186		
	Schenectady Community Action Program (SCAP)	913 Albany St., Schenectady, NY 12307	518-374-9181	For tenants whose buildings are in process of being foreclosed or whose building has been foreclosed
	Clearpoint Credit Counseling Solutions	2 Computer Drive West, Albany, NY 12205	1-800-750-2227	Formerly known as Consumer Credit Counseling Service of Central NY
Schoharie	Albany County Rural Housing Alliance	24 Martin Road, Voorheesville, NY 12186	518-765-2425	НОРР
	Western Catskills Community RevitilizationCouncil	125 Main St., Suite A, Stamford, NY 12167	607-652-2823	
	Clearpoint Credit Counseling Solutions	2 Computer Drive West, Albany, NY 12205	1-800-750-2227	Formerly known as Consumer Credit Counseling Service of Central NY
Schuyler	Arbor Housing and Development	26 Bridge St., Corning, NY 14830	607-654-7487	НОРР
	Catholic Charities of Chemung	215 East Church St., Suite 101, Elmira, NY 14901	607-734-9784	НОРР
Seneca	The Housing Council	75 College Ave., 4th Floor, Rochester, NY 14607	585-546-3700	НОРР
	Community Action in Self Help	48 Water St., Lyons, NY 14489	315-946-6992	НОРР
St. Lawrence	Housing Assistance Program of Essex County (HAPEC)	103 Hand Ave., Elizabethtown, NY 12932	518-873-6888	НОРР
	North Country Housing Council	19 Main St., Canton, NY 13617	315-386-8576	
	Clearpoint Credit Counseling Solutions	215 Washington St. Suite 005, Watertown, NY 13601	1-800-750-2227	
Steuben	Arbor Housing and Development	26 Bridge St., Corning, NY 14830	607-654-7487	НОРР
	Accord	84 Schuyler St., Belmont, NY 14813	585-268-7605	НОРР
	Catholic Charities of Chemung	215 East Church St., Suite 101, Elmira, NY 14901	607-734-9784	НОРР
Suffolk	American Debt Resources, Inc.	248C Larkfield Road, East Northport, NY 11731	1-800-498-0766	HOPP Spanish speaking staff available

	Community Development Corporation of Long Island	2100 Middle Country Rd., Suite 300, Centereach NY 11720	631-471-1215 ext. 158	HOPP Spanish speaking staff available
	Economic Opportunity Council of Suffolk, Inc.	320 Carleton Avenue Suite 7800 Central Islip NY 11722	631-647-3765 x 1204 or 1205	НОРР
	La Fuerza Unida, Inc.	1 School St., Suite 302, Glen Cove, NY 11542	516-759-0788	HOPP Spanish speaking staff available
	Long Island Housing Partnership, Inc.	180 Oser Ave., Hauppaugue, NY 11788	631-435-4710	HOPP Spanish speaking staff available
	Long Island Housing Services, Inc.	640 Johnson Ave., Suite 8, Bohemia, NY 11716	631-567-5111 x383	HOPP Spanish speaking staff available
	СННАЧА	37-43 77th St., Jackson Heights, NY 11372	718-478-3848	HOPP funded for NYC Southeast Asian speaking Counselors on staff
	Central Islip Civic Council	68 Wheeler Rd. Central Islip, NY 11722	631-348-0669	HOPP Spanish speaking staff available
	Debt Counseling Corp.	3033 Express Dr. N, Hauppauge, NY 11749	1-888-354-6332 ext. 316	HOPP Spanish speaking staff available
	Greenpath	1300 Veterans Memorial Highway, Suite 305, Hauppaugue NY 11788	888-776-6738	НОРР
	Safeguard Credit Counseling, Inc.	67 Salonga Rd. Northport, NY 11768	1-800-673-6933	HOPP Spanish speaking staff available
	Housing Help, Inc.	91-101 Broadway, Suite 6, Greenlawn NY 11740	631-754-0373	
	North Fork Housing Alliance	110 South St., Greenport, NY 11944	631-477-1070	
	Bellport, Hagerman, East Patchogue Alliance, Inc.	1492 Montauk Highway, Bellport, NY 11713	631-286-9236	
	Wyandanch Community Development	59 Cumberbach St. Wyandanch, NY 11798	631-253-0139 OR 631-643-4786	Only serves part of Western Suffolk
Sullivan	RUPCO	301 Fair St. Kingston, NY 12401	845-331-9860	HOPP Spanish speaking staff available
	Rural Sullivan Housing Corp.	6 Pelton St. Monticello, NY 12701	845-794-0348	

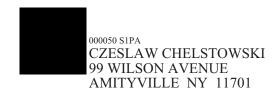
Tioga	Catholic Charities of Chemung	215 East Church St., Suite 101, Elmira, NY 14901	607-734-9784	НОРР
	Metro Interfaith Housing Council	21 New St., Binghamton, NY 13903	607-772-6766	НОРР
	Clearpoint Financial Solutions	The Metro Center, 49 Court St., Binghamton, NY 13901	877-412-2227	
Tompkins	Catholic Charities of Chemung	215 East Church St., Suite 101, Elmira, NY 14901	607-734-9784	НОРР
Ulster	RUPCO	301 Fair St. Kingston, NY 12401	845-331-9860	HOPP Spanish speaking staff available
Warren	Housing Assistance Program of Essex County (HAPEC)	103 Hand Ave., Elizabethtown, NY 12932	518-873-6888	НОРР
	Albany County Rural Housing Alliance	24 Martin Road, Voorheesville, NY 12186	518-765-2425	НОРР
	Clearpoint Financial Solutions	2 Computer Drive West, Albany, NY 12205	1-877-412-2227	Formerly known as Consumer Credit Counseling Service of Central NY
	Homefront Development Corp.	568 Lower Allen St., Hudson Falls, NY 12839	518-747-8250	
Washington	Housing Assistance Program of Essex County (HAPEC)	103 Hand Ave., Elizabethtown, NY 12932	518-873-6888	НОРР
	Albany County Rural Housing Alliance	24 Martin Road, Voorheesville, NY 12186	518-765-2425	НОРР
	Homefront Development Corp.	568 Lower Allen St., Hudson Falls, NY 12839	518-747-8250	
Wayne	Community Action in Self Help	48 Water St., Lyons, NY 14489	315-946-6992	НОРР
	Keuka Housing Council	160 Main St. Penn Yan, NY 14527	315-536-8707	НОРР
	Consumer Credit Counseling Service of Rochester, Inc.	50 Chestnut Plaza, Rochester, NY 14604	1-888-724-2227	НОРР
Westchester	Community Housing Innovations, Inc.	75 South Broadway, Ste 340 White Plains, NY 10601	914-683-1010	НОРР
	Housing Action Council	55 South Broadway, Tarrytown, NY 10591	914-332-4144	НОРР
	Human Development Services of Westchester, Inc.	28 Adee St. Port Chester, NY 10573	914-939-2005	HOPP Spanish speaking counselors available

	Westchester Residential Opportunities	470 Mamaroneck Ave., Suite 410 White Plains, NY 10605	914-428-4507 OR 877-WRO-4YOU	HOPP Spanish and French speaking staff available
	Putnam County Housing Corp.	11 Seminary Hill Rd., Carmel, NY 10512	845-225-8493	
	Greenpath	One Barker Ave., Suite 420 White Plains, NY 10601	888-366-9140	
	Belmont Housing Resources	1195 Main St. Buffalo, NY 14209	716-884-7791	НОРР
Wyoming	Consumer Credit Counseling Services of Rochester, Inc.	50 Chestnut Plaza, Rochester, NY 14604	1-888-724-2227	НОРР
	ACCORD	84 Schuyler St., Belmont, NY 14813	585-268-7605	НОРР
	The Housing Council	75 College Ave., 4th Floor, Rochester, NY 14607	585-546-3700	НОРР
	Community Action in Self Help	48 Water St., Lyons, NY 14489	315-946-6992	НОРР
Yates	Keuka Housing Council	160 Main St. Penn Yan, NY 14527	315-536-8707	НОРР



Rushmore Loan Management Services LLC PO Box 111209 Nashville, TN 37222 (For Return Mail Only)

April 25, 2018







000050 S1PA RYSZARD KOZIKOWSKI CZESLAW CHELSTOWSKI ANNA CHELSTOWSKA 99 WILSON AVENUE AMITYVILLE, NY 11701

Date: April 25, 2018

RE: Loan Number:

Property Address: 99 WILSON AVENUE AMITYVILLE, NY 11701

Dear Mortgagor(s):

YOU MAY BE AT RISK OF FORECLOSURE. PLEASE READ THE FOLLOWING NOTICE CAREFULLY

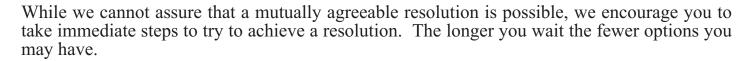
As of April 25, 2018, your home loan is 814 days, and \$88,848.10 dollars in default.

Under New York state law, we are required to send you this notice to inform you that you are at risk of losing your home.

Attached to this notice is a list of government approved housing counseling agencies in your area which provide free counseling.

You can also call the NYS Office of the Attorney General's Homeowner Protection Program (HOPP) toll-free consumer hotline to be connected to free housing counseling services in your area at 1-855-HOME-456 (1-855-466-3456), or visit their website at http://www.aghomehelp.com/. A statewide listing by county is also available at: http://www.dfs.ny.gov/consumer/mortg nys np counseling agencies.htm Qualified free help is available; watch out for companies or people who charge a fee for these services.

Housing counselors from New York-based agencies listed on the website above are trained to help homeowners who are having problems making their mortgage payments and can help you find the best option for your situation. If you wish, you may contact the Loss Mitigation Department at 1-888-504-7300.



If you have not taken any actions to resolve this matter within 90 days from the date this notice was mailed, we may commence legal action against you (or sooner if you cease to live in the dwelling as your primary residence).

If you need further information, please call the New York State Department of Financial Services' toll-free helpline at 800-342-3736 or visit the Department's website at http://www.dfs.ny.gov.

IMPORTANT: You have the right to remain in your home until you receive a court order telling you to leave the property. If a foreclosure action is filed against you in court, you still have the right to remain in the home until court orders you to leave. You legally remain the owner of and are responsible for the property until the property is sold by you or by order of the court at the conclusion of any foreclosure proceedings. This notice is not an eviction notice, and a foreclosure action has not yet been commenced against you.

This matter is very important. Please give it your immediate attention.

Sincerely,

Rushmore Loan Management Services LLC

15480 Laguna Canyon Rd. #100 Irvine, CA 92618

PH: 1-888-504-7300 FAX: 949-341-2200

It is possible that after payment of the amounts detailed above, there may be other fees still due and owing, including but not limited to other fees, escrow advances or corporate advances that Rushmore paid on your behalf or advanced to your account.

(See disclosures on page 3)

Federal law requires us to advise you that Rushmore Loan Management Services LLC is a debt collector and that this is an attempt to collect a debt. Any information obtained may be used for that purpose. To the extent your obligation has been discharged or is subject to the automatic stay in a bankruptcy proceeding, this notice is for informational purposes only and does not constitute a demand for payment or an attempt to collect indebtedness as your personal obligation. If you are represented by an attorney, please provide us with the attorney's name, address and telephone number.

For New York Residents: Please be advised that Rushmore Loan Management Services LLC is registered with the Superintendent of Financial Services for the State of New York. Borrowers may file complaints about Rushmore Loan Management Services LLC with the New York State Department of Financial Services. Borrowers may also obtain further information from the New York State Department by calling the Department's Consumer Assistance Unit at 800-342-3736 or by visiting the Department's website at www.dfs.ny.gov.

Notice to Customers: Rushmore Loan Management Services LLC may report information about your mortgage account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Failure to cure the default on or before 07/24/2018 may result in acceleration of the sums secured by this Security Instrument, foreclosure by judicial proceeding and sale of the Property.

Partial payments received may be applied to any amounts outstanding, but any partial payments that are applied will not invalidate our right to commence foreclosure proceedings.

You have the right to reinstate after acceleration and the right to assert in the foreclosure proceeding the non-existence of a default or any other defense to acceleration and foreclosure.

DEBT COLLECTION

This communication is for the purpose of collecting a debt, and any information obtained from the trustor(s) will be used for that purpose. Rushmore is acting as a "debt collector" as that term is defined in the Federal Fair Debt Collection Practices Act. This notice is required by the provisions of the Fair Debt Collection Practices Act and does not imply that we are attempting to collect money from any one who has discharged the debt under the bankruptcy laws of the United States.

CREDIT REPORTING

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

BANKRUPTCY

If you have received a discharge of this debt through bankruptcy, you are not personally liable to us if you do not pay us the above amount. We can recover only the real property from you and you will not be obligated to pay us the difference between what we may get from the sale of the real property and the balance due on the loan. This notice is provided to inform you of what you must do to retain possession of your real property.

HUD STATEMENT

Pursuant to section 169 of the Housing and Community Development Act of 1987, you may have the opportunity to receive counseling from various local agencies regarding the retention of your home. You may obtain a list of the HUD approved housing counseling agencies by calling the HUD nationwide toll free telephone at 1-800-569-4287.

ADDITIONAL NOTICES

Rushmore Loan Management Services LLC is a Debt Collector, who is attempting to collect a debt. Any information obtained will be used for that purpose. However, if you are in Bankruptcy or received a Bankruptcy Discharge of this debt, this letter is being sent for informational purposes only, is not an attempt to collect a debt and does not constitute a notice of personal liability with respect to the debt.

Legal Rights and Protections Under the SCRA

Servicemembers on "active duty" or "active service," or a spouse or dependent of such a servicemember may be entitled to certain legal protections and debt relief pursuant to the Servicemembers Civil Relief Act (50 USC §§ 3901-4043) (SCRA).

Who May Be Entitled to Legal Protections Under the SCRA?

- Regular members of the U.S. Armed Forces (Army, Navy, Air Force Marine Corps and Coast Guard).
- Reserve and National Guard personnel who have been activated and are on Federal active duty
- National Guard personnel under a call or order to active duty for more than 30 consecutive days under section 502(f) of title 32, United States Code, for purposes of responding to a national emergency declared by the President and supported by Federal funds
- Active service members of the commissioned corps of the Public Health Service and the National Oceanic and Atmospheric Administration.
- Certain United States citizens serving with the armed forces of a nation with which the United States is allied in the prosecution of a war or military action.

What Legal Protections Are Servicemembers Entitled To Under the SCRA?

- The SCRA states that a debt incurred by a servicemember, or servicemember and spouse jointly, prior to entering military service shall not bear interest at a rate above 6 % during the period of military service and one year thereafter, in the case of an obligation or liability consisting of a mortgage, trust deed, or other security in the nature of a mortgage, or during the period of military service in the case of any other obligation or liability.
- The SCRA states that in a legal action to enforce a debt against real estate that is filed during, or within one year after the servicemember's military service, a court may stop the proceedings for a period of time, or adjust the debt. In addition, the sale, foreclosure, or seizure of real estate shall not be valid if it occurs during or within one year after the servicemember's military service unless the creditor has obtained a valid court order approving the sale, foreclosure, or seizure of the real estate.
- The SCRA contains many other protections besides those applicable to home loans.

How Does A Servicemember or Dependent Request Relief Under the SCRA?

- In order to request relief under the SCRA from loans with interest rates above 6% a servicemember or spouse must provide a written request to the lender, together with a copy of the servicemember's military orders. [Note: Lender should place its name, address, and contact information here.]
- There is no requirement under the SCRA, however, for a servicemember to provide a written notice or a copy of a servicemember's military orders to the lender in connection with a foreclosure or other debt enforcement action against real estate. Under these circumstances, lenders should inquire about the military status of a person by searching the Department of Defense's Defense Manpower Data Center's website, contacting the servicemember, and examining their files for indicia of military service. Although there is no requirement for servicemembers to alert the lender of their military status in these situations, it still is a good idea for the servicemember to do so.

How Does a Servicemember or Dependent Obtain Information About the SCRA?

- Servicemembers and dependents with questions about the SCRA should contact their unit's Judge Advocate, or their installation's Legal Assistance Officer. A military legal assistance office locator for all branches of the Armed Forces is available at http://legalassistance.law.af.mil/content/locator.php
- "Military OneSource" is the U. S. Department of Defense's information resource. If you are listed as entitled to legal protections under the SCRA (see above), please go to www.militaryonesource.mil/legal or call 1-800-342-9647 (toll free from the United States) to find out more information. Dialing instructions for areas outside the United States are provided on the website.

STATE SPECIFIC NOTICES

The following notice applies to California residents only:

The state Rosenthal Fair Debt Collection Practices Act and the federal Fair Debt Collection Practices Act require that, except under unusual circumstances, collectors may not contact you before 8:00 a.m. or after 9:00 p.m. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission at 1-877-FTC-HELP (382-4357) or www.ftc.gov.

The following notice applies to Colorado residents only:

Please note: A consumer has the right to request in writing that a debt collector or collection agency cease further communication with the consumer. A written request to cease communication will not prohibit the debt collector or collection agency from taking any other action authorized by law to collect the debt.

FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT, SEE www.coag.gov/car. Please be advised that you can reach the Colorado Foreclosure Hotline at I-877-601-HOPE (601-4673).

Local Rushmore Loan Management Services LLC Agent for Colorado Residents:

Irvin Borenstein
13111 E. Briarwood Ave. Ste #340
Centennial, CO 80112

The following notice applies to Massachusetts residents only:

Notice of IMPORTANT RIGHTS: You have the right to make a written or oral request that telephone calls regarding your debt not be made to you at your place of employment. Any such oral request will be valid for only ten (10) days unless you provide written confirmation of the request postmarked or delivered within seven (7) days of such request. You may terminate this request by writing to the creditor.

ADDITIONAL NOTICES

Rushmore Loan Management Services LLC is a Debt Collector, who is attempting to collect a debt. Any information obtained will be used for that purpose. However, if you are in Bankruptcy or received a Bankruptcy Discharge of this debt, this letter is being sent for informational purposes only, is not an attempt to collect a debt and does not constitute a notice of personal liability with respect to the debt.

If you are a confirmed Successor-in-Interest who has not assumed the mortgage loan obligation under State Law, this letter is being sent for information purposes only and does not constitute personal liability with respect to the debt.

All Other 030818

Approved housing counseling agencies located in New York by County

COUNTY	AGENCY	ADDRESS	CONTACT INFO	NOTES
Albany	Affordable Housing Partnership	255 Orange St., Albany, NY 12210	518-434-1730	HOPP Also serves surrounding areas
	Albany County Rural Housing Alliance	24 Martin Road, Voorheesville, NY 12186	518-765-2425	HOPP Also serves surrounding areas
	United Tenants of Albany	33 Clinton Ave., Albany, NY 12207	518-436-8997	HOPP For tenants whose buildings are in the process of foreclosure or have been foreclosed on
	Better Neighborhoods, Inc.	986 Albany St., Schenectady, NY 12307	518-372-6469	HOPP Spanish speaking staff available
	Clearpoint Credit Counseling Solutions	2 Computer Drive West, Albany, NY 12205	1-800-750-2227	Formerly known as Consumer Credit Counseling Service
	NYS Office For People With Developmental Disabilities (OPWDD)	44 Holland Ave. Albany, NY 12229	518-473-1973	Serving all NYS residents with developmental disabilities and their families
Allegany	ACCORD	84 Schuyler St., Belmont, NY 14813	585-268-7605	НОРР
	Neighborhood Housing Services of Buffalo	1937 South Park Ave. Buffalo, NY 14220	716-823-3630	Also serving surrounding counties
Bronx	Neighborhood Housing Services- South Bronx	848 Concourse Village West, Bronx, NY 10451	718-992-5979	HOPP Spanish speaking staff available
	Neighborhood Housing Services- North Bronx	1451 East Gun Hill Rd., Bronx, NY 10469	718-881-1180	HOPP Spanish speaking staff available
	Parodneck Foundation	121 6th Ave., Suite 501 New York, NY 10013	212-431-9700 ext 391	HOPP Spanish speaking staff available
	MHANY Management, Inc.	1 Metro Tech Center North 11th Floor, Brooklyn, NY 11201	718-246-8080 ext 203	HOPP Spanish speaking staff available
	Brooklyn Housing and Family Services, Inc.	415 Albemarle Rd., Brooklyn, NY 11218	718-435-7585	HOPP Spanish and French

				Creole speaking staff available
	Grow Brooklyn, Inc.	1474 Myrtle Ave., Brooklyn, NY 11237	718-418-8232 ext. 206	HOPP Spanish and Bengali speaking staff available
	NYC Commission on Human Rights	1932 Arthur Avenue, Room 203A, Bronx, NY 10457	718-579-6728 OR 718-579-6900	Spanish speaking staff available
Broome	Metro Interfaith Housing Council	21 New St., Binghamton, NY 13903	607-772-6766	НОРР
	Clearpoint Credit Counseling Solutions	The Metro Center, 49 Court St., Binghamton, NY 13901	1-800-750-2227	
Cattaraugus	Chautauqua Opportunities, Inc.	402 Chandler St., Jamestown, NY 14701	716-661-9430	НОРР
	ACCORD	84 Schuyler St., Belmont, NY 14813	585-268-7605	НОРР
	Neighborhood Housing Services of South Buffalo	1937 South Park Ave., Buffalo, NY 14220	716-823-3630	
Cayuga	Home Headquarters, Inc.	990 James St., Suite 1, Syracuse NY 13203	315-474-1939	HOPP Spanish speaking staff available
	Clearpoint Financial Solutions	5794 Widewaters Parkway, Syracuse, NY 13214	1-877-412-2227	Formerly known as Consumer Credit Counseling Service of Central NY
Chautauqua	Chautauqua Opportunities, Inc.	402 Chandler St., Jamestown, NY 14701	716-661-9430	НОРР
	Chautauqua Home Rehabilitation and Improvement Corp. (CHRIC)	2 Academy St., Mayville, NY 14757	716-753-4650	Spanish speaking staff available
	Neighborhood Housing Services of South Buffalo	1937 South Park Ave., Buffalo, NY 14220	716-823-3630	
Chemung	Arbor Housing and Development	26 Bridge St., Corning, NY 14830	607-654-7487	НОРР
	Catholic Charities of Chemung	215 East Church St., Suite 101, Elmira, NY 14901	607-734-9784	НОРР
Chenango	Metro Interfaith Housing Council	21 New St., Binghamton, NY 13903	607-772-2766	НОРР
	Clearpoint Credit Counseling Solutions	The Metro Center, 49 Court St., Binghamton, NY 13901	1-800-750-2227	
Clinton	Friends of the North Country	1 Mill St., Keeseville, NY 12944	518-834-9606	НОРР

	Housing Assistance Program of Essex County (HAPEC)	103 Hand Ave., Elizabethtown, NY 12932	518-873-6888	НОРР
Columbia	Housing Resources of Columbia County, Inc.	252 Columbia St., Hudson, NY 12534	518-822-0707	НОРР
Cortland	Home Headquarters, Inc.	990 James St., Suite 1, Syracuse NY 13203	315-474-1939	HOPP Spanish speaking staff available
	Cortland Housing Assistance Council, Inc.	36 Taylor St. Cortland, NY 13045	607-753-8271	
	Clearpoint Credit Counseling Solutions	The Metro Center, 49 Court St., Binghamton, NY 13901	1-800-750-2227	
	Western Catskills Community Revitilization Council	125 Main St., Suite A, Stamford, NY 12167	607-652-2823	НОРР
Delaware	RUPCO	301 Fair St. Kingston, NY 12401	845-331-9860	HOPP Spanish speaking staff available
	Delaware Opportunities, Inc.	35430 State Hgwy. 10 Hamden, NY 13782	607-746-1650	
	Clearpoint Credit Counseling Solutions	The Metro Center, 49 Court St., Binghamton, NY 13901	1-800-750-2227	
Dutchess	Hudson River Housing	291 Mill St Poughkeepsie, NY 12601	845-454-9288	НОРР
	Putnam County Housing Corp.	11 Seminary Hill Rd., Carmel, NY 10512	845-225-8493	
Erie	Belmont Housing Resources	1195 Main St. Buffalo, NY 14209	716-884-7791	НОРР
	West Side & Black Rock Riverside NHS, Inc.	359 Connecticut St., Buffalo, NY 14213	Tuesdays and Wednesdays at (716) 885-2344, Thursdays and Fridays at (716) 877-3910	НОРР
	Buffalo Urban League	15 Genesee Street Buffalo, NY 14203	(716) 250-2400	НОРР
	Chautauqua Opportunities, Inc.	402 Chandler St., Jamestown, NY 14701	716-661-9430	НОРР
	Consumer Credit Counseling Services of Buffalo, Inc.	40 Gardenville Parkway, Suite 300, West Seneca, NY 14224	1-800-926-9685 or 716-712-2060	НОРР
	Neighborhood Assistance Corp. of America	135 Delaware Ave Ste 102 Buffalo, New York 14202- 2410	716-834-6222	
	Neighborhood Housing	1937 South Park Ave.,	716-823-3630	

	Services of South Buffalo	Buffalo, NY 14220		
Essex	Friends of the North Country	1 Mill St., Keeseville, NY 12944	518-834-9606	НОРР
	Housing Assistance Program of Essex County (HAPEC)	103 Hand Ave., Elizabethtown, NY 12932	518-873-6888	НОРР
	Homefront Development Corp.	568 Lower Allen St., Hudson Falls, NY 12839	518-747-8250	
Franklin	Friends of the North Country	1 Mill St., Keeseville, NY 12944	518-834-9606	НОРР
	Housing Assistance Program of Essex County (HAPEC)	103 Hand Ave., Elizabethtown, NY 12932	518-873-6888	НОРР
	Franklin County Community Housing Council Inc.	337 West Main St. Malone, NY 12953	(518) 483-5934	НОРР
	Clearpoint Credit Counseling Solutions	215 Washington St. Suite 005, Watertown, NY 13601	1-800-750-2227	
Fulton	Better Neighborhoods, Inc.	986 Albany St., Schenectady, NY 12307	518-372-6469	НОРР
	UNHS NeighborWorks Homeownership Center	1611 Genesee Street, Utica, NY 13501	315-724-4197	НОРР
Genesee	The Housing Council	75 College Ave., 4th Floor, Rochester, NY 14607	585-546-3700 ext. 3015	НОРР
	Consumer Credit Counseling Services of Rochester, Inc.	1000 University Ave., Suite 900 Rochester, NY 14607	1-888-724-2227	НОРР
	Belmont Housing Resources	1195 Main St., Buffalo, NY 14209	716-884-7791	НОРР
	Consumer Credit Counseling Services of Buffalo, Inc.	40 Gardenville Parkway, Suite 300, West Seneca, NY 14224	1-800-926-9685 or 716-712-2060	
Greene	Albany County Rural Housing Alliance	24 Martin Road, Voorheesville, NY 12186	518-765-2425	НОРР
	RUPCO	301 Fair St. Kingston, NY 12401	845-331-9860	HOPP Spanish speaking staff available
	Western Catskills Community Revitilization Council	125 Main St., Suite A, Stamford, NY 12167	607-652-2823	
	Clearpoint Credit Counseling Solutions	2 Computer Drive West, Albany, NY 12205	1-800-750-2227	Formerly known as Consumer Credit Counseling Service of Central NY

Hamilton	Housing Assistance Program of Essex County (HAPEC)	103 Hand Ave., Elizabethtown, NY 12932	518-873-6888	НОРР
	Clearpoint Credit Counseling Solutions	289 Genesee St., Utica, NY 13501	1-800-750-2227	
	Homefront Development Corp.	568 Lower Allen St., Hudson Falls, NY 12839	518-747-8250	
Herkimer	UNHS NeighborWorks Homeownership Center	1611 Genesee Street, Utica, NY 13501	315-724-4197	НОРР
	Clearpoint Credit Counseling Solutions	289 Genesee St., Utica, NY 13501	1-800-750-2227	
Jefferson	Home Headquarters, Inc.	990 James St., Suite 1, Syracuse NY 13203	315-474-1939	HOPP Spanish speaking staff available
	Clearpoint Credit Counseling Solutions	215 Washington St. Suite 005, Watertown, NY 13601	1-800-750-2227	
Kings	Cypress Hills Local Dev. Corp.	625 Jamaica Avenue, Brooklyn, NY 11208	718-647-2800	HOPP Spanish speaking staff available
	Pratt Area Community Council	1000 Dean St., Brooklyn, NY 11238	718-522-2613	НОРР
	Grow Brooklyn, Inc.	1474 Myrtle Ave., Brooklyn, NY 11237	718-418-8232	HOPP Spanish and Bengali speaking staff available
	Bridge Street Dev. Corp.	460 Nostrand Ave., Brooklyn, NY 11216	718-636-7596	HOPP Spanish Speaking staff available
	MHANY Management, Inc.	1 Metro Tech Center North 11th Floor, Brooklyn, NY 11201	718-246-8080	HOPP Spanish speaking staff available
	Neighbors Helping Neighbors (NHN)	621 Degraw St., Brooklyn, NY 11217	718-237-2017	HOPP Spanish speaking staff available
	Brooklyn Housing and Family Services, Inc.	415 Albemarle Rd., Brooklyn, NY 11218	718-435-7585	HOPP Spanish and French Creole speaking staff available
	Parodneck Foundation	121 6th Ave., Suite 501 New York, NY 10013	212-431-9700	HOPP Spanish speaking staff available
	Neighborhood Housing Services of Bedford- Stuyvesant	1012 Gates Ave., 2nd Floor, Brooklyn, NY 11221	718-919-2100	НОРР
	CAMBA	1720 Church Ave., 2nd	718-287-0010	НОРР

		Floor, Brooklyn, NY 11226		
	Neighborhood Housing Services- East Flatbush	2806 Church Ave., Brooklyn, NY 11226	718-469-4679	HOPP Spanish speaking staff available
	Greater Sheepshead Bay Dev. Corp.	2105 East 22nd St., Brooklyn, NY 11229	718-332-0520	
	Southern Brooklyn Community Organization	4006 18th Ave., Brooklyn, NY 11218	718-435-1300	
	Brooklyn Neighborhood Improvement Association	1482 Saint James Pl., Suite 1C, Brooklyn, NY 11213	718-773-4116	
	Council of Jewish Organizations of Flatbush, Inc.	1523 Avenue M, Brooklyn, NY 11230	718-377-2900 ext 7625	Arabic, Russian and Spanish speaking staff available
	Money Management International, Inc.	26 Court St., Suite 2610, Brooklyn, NY 11242	1-866-232-9080	Spanish speaking staff available
	GreenPath Debt Solutions	175 Remsen St., Suite 1102, Brooklyn, NY 11201	866-285-4033	
	NY Commission of Human Rights- Brooklyn	275 Livingston St., Brooklyn, NY 11217	718-722-3130	Spanish speaking staff available
Lewis	Home Headquarters, Inc.	990 James St., Suite 1, Syracuse NY 13203	315-474-1939	НОРР
	Clearpoint Credit Counseling Solutions	215 Washington St. Suite 005, Watertown, NY 13601	1-800-750-2227	
Livingston	Consumer Credit Counseling Services of Rochester, Inc.	1000 University Ave., Suite 900 Rochester, NY 14607	1-888-724-2227	НОРР
	The Housing Council	75 College Ave., 4th Floor, Rochester, NY 14607	585-546-3700	НОРР
Madison	Home Headquarters, Inc.	990 James St., Suite 1, Syracuse NY 13203	315-474-1939	HOPP Spanish speaking staff available
	UNHS NeighborWorks Homeownership Center	1611 Genesee Street, Utica, NY 13501	315-724-4197	НОРР
	Community Action Program for Madison County	3 East Main St., Morrisville, NY 13408	315-684-3144	ASL trained staff available
	Clearpoint Credit Counseling Solutions	289 Genesee St., Utica, NY 13501	1-800-750-2227	
Monroe	Consumer Credit Counseling Services of Rochester, Inc.	1000 University Ave., Suite 900 Rochester, NY 14607	1-888-724-2227	НОРР
	Marketview Heights Association	308 North Street, Rochester, NY 14605	585-423-1540	НОРР

	The Housing Council	75 College Ave., 4th Floor, Rochester, NY 14607	585-546-3700	НОРР
	Urban League of Rochester	265 North Clinton Ave., Rochester, NY	585-325-6530	
Montgomery	Better Neighborhoods, Inc.	986 Albany St., Schenectady, NY 12307	518-372-6469	HOPP Spanish speaking staff available
	UNHS NeighborWorks Homeownership Center	1611 Genesee Street, Utica, NY 13501	315-724-4197	НОРР
Nassau	American Debt Resources, Inc.	248C Larkfield Road, East Northport, NY 11731	1-800-498-0766	HOPP Spanish speaking staff available
	Community Development Corporation of Long Island	333 No Main St., Freeport, NY 11520	631-471-1215 x158	HOPP Spanish speaking staff available
	Hispanic Brotherhood of Rockville Centre, Inc.	59 Clinton Ave., Rockville Centre, NY 11570	516-766-6610	HOPP Spanish speaking staff available
	La Fuerza Unida, Inc.	1 School St., Suite 302, Glen Cove, NY 11542	516-759-0788	HOPP Spanish speaking staff available
	LIFE, Inc.	112 Spruce St., Cedarhurst, NY 11516	516-374-4564	HOPP Spanish speaking staff available
	Long Island Housing Partnership, Inc.	180 Oser Ave., Hauppaugue, NY 11788	631-435-4710	HOPP Spanish speaking staff available
	Long Island Housing Services, Inc.	640 Johnson Ave., Suite 8, Bohemia, NY 11716	631-567-5111 x383	HOPP Spanish speaking staff available
	Rockaway Development and Revitilization Corp	1920 Mott Ave. Rm #2, Far Rockaway, NY 11691	718-327-5300	HOPP funded in NYC Serves Western Nassau
	СННАЧА	37-43 77th St., Jackson Heights, NY 11372	718-478-3848	HOPP funded in NYC Southeast Asian speaking Counselors on staff
	GreenPath Debt Solutions	300 Garden City Plaza, Suite 220 Garden City, NY 11530	888-776-6738	НОРР
	Debt Counseling Corp.	3033 Express Dr. N, Hauppauge, NY 11749	1-888-354-6332 ext. 316	HOPP Spanish speaking staff available
	Safeguard Credit Counseling, Inc.	67 Salonga Rd. Northport, NY 11768	1-800-673-6933	HOPP Spanish speaking staff

				available
New York	MHANY Management, Inc.	1 Metro Tech Center North 11th Floor, Brooklyn, NY 11201	718-246-8080	HOPP Spanish speaking staff available
	Grow Brooklyn, Inc.	1474 Myrtle Ave., Brooklyn, NY 11237	718-418-8232	HOPP Spanish and Bengali speaking staff available
	Parodneck Foundation	121 6th Ave., Suite 501 New York, NY 10013	212-431-9700	HOPP Spanish speaking staff available
	AAFE Community Development Fund, Inc.	111 Division St., New York, NY 10002	212-964-2288	Chinese and Korean speaking staff available
	Abyssinian Development Corp.	2283 7th Avenue, New York, NY 10030	646-442-6545	
	Neighborhood Housing Services of NYC	307 West 36th St., 12th floor, New York, NY 10018	212-519-2500	Spanish and Creole speaking staff available
	Harlem Congregations for Community Development	2854 Frederick Douglass Blvd., New York, NY 10039	212-281-4887 ext. 206 or 231	Spanish speaking staff available
	West Harlem Group Assistance, Inc.	1652 Amsterdam Ave. New York, NY 10031	212-862-1399	
	GreenPath Debt Solutions	One Penn Plaza, Suite 2108, New York, NY 10119	866-285-4059	
Niagara	Belmont Housing Resources	1195 Main St., Buffalo, NY 14209	716-884-7791	НОРР
	West Side & Black Rock Riverside NHS, Inc.	203 Military Rd., Buffalo, NY 14207	Tuesdays and Wednesdays at (716) 885-2344, Thursdays and Fridays at (716) 877-3910	НОРР
	Neighborhood Housing Services of South Buffalo	1937 South Park Ave., Buffalo, NY 14220	716-823-3630	
Oneida	UNHS NeighborWorks Homeownership Center	1611 Genesee Street, Utica, NY 13501	315-724-4197	НОРР
	Clearpoint Credit Counseling Solutions	5794 Widewaters Parkway, Syracuse, NY 13214	1-800-750-2227	
	Northeast Hawley Development Corp.	101 Gertrude St., Syracuse, NY 13202	315-425-1032	
Onondaga	Home Headquarters, Inc.	990 James St., Suite 1, Syracuse NY 13203	315-474-1939	HOPP Spanish speaking staff available
	Clearpoint Credit	5794 Widewaters Parkway,	1-800-750-2227	

	Counseling Solutions	Syracuse, NY 13214		
	Cooperative Federal Credit Union	800 N. Salina St., Syracuse, NY 13208	315-476-5290	Service for credit union members only
Ontario	Consumer Credit Counseling Services of Rochester, Inc.	1000 University Ave., Suite 900 Rochester, NY 14607	1-888-724-2227	НОРР
	Community Action in Self Help	48 Water St., Lyons, NY 14489	315-946-6992	НОРР
	Keuka Housing Council	160 Main St. Penn Yan, NY 14527	315-536-8707	НОРР
Orange	Hudson River Housing	291 Mill St Poughkeepsie, NY 12601	845-454-9288	НОРР
	Orange County Rural Development Advisory Corp.	59b Boniface Drive, Pine Bush, NY 12566	845-713-4568	НОРР
Orleans	Belmont Housing Resources	1195 Main St., Buffalo, NY 14209	716-884-7791	НОРР
	The Housing Council	75 College Ave., 4th Floor, Rochester, NY 14607	585-546-3700	НОРР
	Consumer Credit Counseling Service of Rochester, Inc.	1000 University Ave., Suite 900 Rochester, NY 14607	1-888-724-2227	НОРР
Oswego	Fulton Community Development Agency	125 West Broadway, Fulton, NY 13069	315-593-7166	НОРР
	Oswego Housing Development Council, Inc.	2971 County Rte. 26, Parish, NY 13131	315-625-4520	
	Clearpoint Credit Counseling Solutions	5794 Widewaters Parkway, Syracuse, NY 13214	1-800-750-2227	
Otsego	UNHS NeighborWorks Homeownership Center	1611 Genesee Street, Utica, NY 13501	315-724-4197	НОРР
	Clearpoint Creidt Counseling Solutions	The Metro Center, 49 Court St., Binghamton, NY 13901	1-800-750-2227	
Putnam	Housing Action Council	55 South Broadway, Tarrytown, NY 10591	914-332-4144	НОРР
	Putnam County Housing Corp.	11 Seminary Hill Rd., Carmel, NY 10512	845-225-8493	НОРР
Queens	Neighborhood Housing Services of Northern Queens	60-20 Woodside Ave., Flushing, NY 11377	718-457-1017	HOPP Spanish and French Creole speaking staff available

	Neighborhood Housing Services- Jamaica	89-70 162nd St., Jamaica, NY 11432	718-291-7400	HOPP Spanish speaking staff available
	СННАЧА	37-43 77th St., Jackson Heights, NY 11372	718-478-3848	HOPP Southeast Asian speaking Counselors on staff
	Rockaway Development and Revitilization Corp	1920 Mott Ave., Second Floor, Far Rockaway, NY 11691	718-327-5300	НОРР
	Parodneck Foundation	121 6th Ave., Suite 501 New York, NY 10013	212-431-9700	HOPP Spanish speaking staff available
	MHANY Management, Inc.	1 Metro Tech Center North 11th Floor, Brooklyn, NY 11201	718-246-8080	HOPP Spanish speaking staff available
	Brooklyn Housing and Family Services, Inc.	415 Albemarle Rd., Brooklyn, NY 11218	718-435-7585	HOPP Spanish and French Creole speaking staff available
	NY Commission of Human Rights- Queens	153-01 Jamaica Ave. Jamaica, NY 11432	718-657-2465	Spanish speaking staff available
	GreenPath Debt Solutions	80-02 Kew Gardens Road, Suite 710 Kew Gardens, NY 11415-3607	866-285-4036	
	Margert Community Corporation	325 Beach 37th Street Far Rockaway, NY 11691	718-471-3724	
	Queens Community House	108-25 62nd Drive, Forest Hills, NY 11375	718-592-5757	
Rensselaer	Troy Rehabilitation and Improvement Program (TRIP)	415 River St., Troy, NY 12180	518-690-0020	НОРР
	United Tenants of Albany	33 Clinton Ave., Albany, NY 12207	518-436-8997	HOPP For tenants whose buildings are in process of being foreclosed or whose building has been foreclosed
	Albany County Rural Housing Alliance	24 Martin Road, Voorheesville, NY 12186	518-765-2425	НОРР
	Affordable Housing Partnership	255 Orange St., Albany, NY 12210	518-434-1730	НОРР
	Clearpoint Credit Counseling Solutions	2 Computer Drive West, Albany, NY 12205	1-800-750-2227	Formerly known as Consumer Credit Counseling Service of Central NY

Richmond	Northfield Community Local Dev. Corp. of Staten Island	160 Heberton Ave. Staten Island, NY 10302	718-442-7351	НОРР
	MHANY Management, Inc.	1 Metro Tech Center North 11th Floor, Brooklyn, NY 11201	718-246-8080	HOPP Spanish speaking staff available
	Parodneck Foundation	121 6th Ave., Suite 501 New York, NY 10013	212-431-9700	HOPP Spanish speaking staff available
	Neighborhood Housing Services, Staten Island	770 Castleton Ave., Staten Island, NY 10310	718-442-8080	HOPP Spanish speaking staff available
	NYC Commission on Human Rights- Staten Island	60 Bay St. 7th Floor, Staten Island, NY 10301	718-390-8506	Spanish speaking staff available
Rockland	Housing Action Council	55 South Broadway, Tarrytown, NY 10591	914-332-4144	НОРР
	Rockland Housing Action Coalition	120-126 North Main St., Annex-First Floor, New City, NY 10956	845-708-5799	HOPP Spanish, Creole, Hebrew, and ASL speaking staff available
Saratoga	Albany County Rural Housing Alliance	24 Martin Road, Voorheesville, NY 12186	518-765-2425	НОРР
	Affordable Housing Partnership	255 Orange St., Albany, NY 12210	518-434-1730	НОРР
	Troy Rehabilitation and Improvement Program (TRIP)	415 River St., Troy, NY 12180	518-690-0020	HOPP Serving residents of Southern Saratoga County
	Better Neighborhoods, Inc.	986 Albany St., Schenectady, NY 12307	518-372-6469	HOPP Spanish speaking staff available
	Clearpoint Credit Counseling Solutions	2 Computer Drive West, Albany, NY 12205	1-800-750-2227	Formerly known as Consumer Credit Counseling Service of Central NY
	Homefront Development Corp.	568 Lower Allen St., Hudson Falls, NY 12839	518-747-8250	Serving residents of Northern Saratoga County
Schenectady	Better Neighborhoods, Inc.	986 Albany St., Schenectady, NY 12307	518-372-6469	HOPP Spanish speaking staff available
	Affordable Housing Partnership	255 Orange St., Albany, NY 12210	518-434-1730	НОРР
	Albany County Rural	24 Martin Road,	518-765-2425	НОРР

	Housing Alliance	Voorheesville, NY 12186		
	Schenectady Community Action Program (SCAP)	913 Albany St., Schenectady, NY 12307	518-374-9181	For tenants whose buildings are in process of being foreclosed or whose building has been foreclosed
	Clearpoint Credit Counseling Solutions	2 Computer Drive West, Albany, NY 12205	1-800-750-2227	Formerly known as Consumer Credit Counseling Service of Central NY
Schoharie	Albany County Rural Housing Alliance	24 Martin Road, Voorheesville, NY 12186	518-765-2425	НОРР
	Western Catskills Community RevitilizationCouncil	125 Main St., Suite A, Stamford, NY 12167	607-652-2823	
	Clearpoint Credit Counseling Solutions	2 Computer Drive West, Albany, NY 12205	1-800-750-2227	Formerly known as Consumer Credit Counseling Service of Central NY
Schuyler	Arbor Housing and Development	26 Bridge St., Corning, NY 14830	607-654-7487	НОРР
	Catholic Charities of Chemung	215 East Church St., Suite 101, Elmira, NY 14901	607-734-9784	НОРР
Seneca	The Housing Council	75 College Ave., 4th Floor, Rochester, NY 14607	585-546-3700	НОРР
	Community Action in Self Help	48 Water St., Lyons, NY 14489	315-946-6992	НОРР
St. Lawrence	Housing Assistance Program of Essex County (HAPEC)	103 Hand Ave., Elizabethtown, NY 12932	518-873-6888	НОРР
	North Country Housing Council	19 Main St., Canton, NY 13617	315-386-8576	
	Clearpoint Credit Counseling Solutions	215 Washington St. Suite 005, Watertown, NY 13601	1-800-750-2227	
Steuben	Arbor Housing and Development	26 Bridge St., Corning, NY 14830	607-654-7487	НОРР
	Accord	84 Schuyler St., Belmont, NY 14813	585-268-7605	НОРР
	Catholic Charities of Chemung	215 East Church St., Suite 101, Elmira, NY 14901	607-734-9784	НОРР
Suffolk	American Debt Resources, Inc.	248C Larkfield Road, East Northport, NY 11731	1-800-498-0766	HOPP Spanish speaking staff available

	Community Development Corporation of Long Island	2100 Middle Country Rd., Suite 300, Centereach NY 11720	631-471-1215 ext. 158	HOPP Spanish speaking staff available
	Economic Opportunity Council of Suffolk, Inc.	320 Carleton Avenue Suite 7800 Central Islip NY 11722	631-647-3765 x 1204 or 1205	НОРР
	La Fuerza Unida, Inc.	1 School St., Suite 302, Glen Cove, NY 11542	516-759-0788	HOPP Spanish speaking staff available
	Long Island Housing Partnership, Inc.	180 Oser Ave., Hauppaugue, NY 11788	631-435-4710	HOPP Spanish speaking staff available
	Long Island Housing Services, Inc.	640 Johnson Ave., Suite 8, Bohemia, NY 11716	631-567-5111 x383	HOPP Spanish speaking staff available
	СННАЧА	37-43 77th St., Jackson Heights, NY 11372	718-478-3848	HOPP funded for NYC Southeast Asian speaking Counselors on staff
	Central Islip Civic Council	68 Wheeler Rd. Central Islip, NY 11722	631-348-0669	HOPP Spanish speaking staff available
	Debt Counseling Corp.	3033 Express Dr. N, Hauppauge, NY 11749	1-888-354-6332 ext. 316	HOPP Spanish speaking staff available
	Greenpath	1300 Veterans Memorial Highway, Suite 305, Hauppaugue NY 11788	888-776-6738	НОРР
	Safeguard Credit Counseling, Inc.	67 Salonga Rd. Northport, NY 11768	1-800-673-6933	HOPP Spanish speaking staff available
	Housing Help, Inc.	91-101 Broadway, Suite 6, Greenlawn NY 11740	631-754-0373	
	North Fork Housing Alliance	110 South St., Greenport, NY 11944	631-477-1070	
	Bellport, Hagerman, East Patchogue Alliance, Inc.	1492 Montauk Highway, Bellport, NY 11713	631-286-9236	
	Wyandanch Community Development	59 Cumberbach St. Wyandanch, NY 11798	631-253-0139 OR 631-643-4786	Only serves part of Western Suffolk
Sullivan	RUPCO	301 Fair St. Kingston, NY 12401	845-331-9860	HOPP Spanish speaking staff available
	Rural Sullivan Housing Corp.	6 Pelton St. Monticello, NY 12701	845-794-0348	

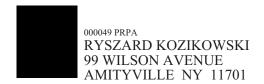
Tioga	Catholic Charities of Chemung	215 East Church St., Suite 101, Elmira, NY 14901	607-734-9784	НОРР
	Metro Interfaith Housing Council	21 New St., Binghamton, NY 13903	607-772-6766	НОРР
	Clearpoint Financial Solutions	The Metro Center, 49 Court St., Binghamton, NY 13901	877-412-2227	
Tompkins	Catholic Charities of Chemung	215 East Church St., Suite 101, Elmira, NY 14901	607-734-9784	НОРР
Ulster	RUPCO	301 Fair St. Kingston, NY 12401	845-331-9860	HOPP Spanish speaking staff available
Warren	Housing Assistance Program of Essex County (HAPEC)	103 Hand Ave., Elizabethtown, NY 12932	518-873-6888	НОРР
	Albany County Rural Housing Alliance	24 Martin Road, Voorheesville, NY 12186	518-765-2425	НОРР
	Clearpoint Financial Solutions	2 Computer Drive West, Albany, NY 12205	1-877-412-2227	Formerly known as Consumer Credit Counseling Service of Central NY
	Homefront Development Corp.	568 Lower Allen St., Hudson Falls, NY 12839	518-747-8250	
Washington	Housing Assistance Program of Essex County (HAPEC)	103 Hand Ave., Elizabethtown, NY 12932	518-873-6888	НОРР
	Albany County Rural Housing Alliance	24 Martin Road, Voorheesville, NY 12186	518-765-2425	НОРР
	Homefront Development Corp.	568 Lower Allen St., Hudson Falls, NY 12839	518-747-8250	
Wayne	Community Action in Self Help	48 Water St., Lyons, NY 14489	315-946-6992	НОРР
	Keuka Housing Council	160 Main St. Penn Yan, NY 14527	315-536-8707	НОРР
	Consumer Credit Counseling Service of Rochester, Inc.	50 Chestnut Plaza, Rochester, NY 14604	1-888-724-2227	НОРР
Westchester	Community Housing Innovations, Inc.	75 South Broadway, Ste 340 White Plains, NY 10601	914-683-1010	НОРР
	Housing Action Council	55 South Broadway, Tarrytown, NY 10591	914-332-4144	НОРР
	Human Development Services of Westchester, Inc.	28 Adee St. Port Chester, NY 10573	914-939-2005	HOPP Spanish speaking counselors available

	Westchester Residential Opportunities	470 Mamaroneck Ave., Suite 410 White Plains, NY 10605	914-428-4507 OR 877-WRO-4YOU	HOPP Spanish and French speaking staff available
	Putnam County Housing Corp.	11 Seminary Hill Rd., Carmel, NY 10512	845-225-8493	
	Greenpath	One Barker Ave., Suite 420 White Plains, NY 10601	888-366-9140	
	Belmont Housing Resources	1195 Main St. Buffalo, NY 14209	716-884-7791	НОРР
Wyoming	Consumer Credit Counseling Services of Rochester, Inc.	50 Chestnut Plaza, Rochester, NY 14604	1-888-724-2227	НОРР
	ACCORD	84 Schuyler St., Belmont, NY 14813	585-268-7605	НОРР
	The Housing Council	75 College Ave., 4th Floor, Rochester, NY 14607	585-546-3700	НОРР
	Community Action in Self Help	48 Water St., Lyons, NY 14489	315-946-6992	НОРР
Yates	Keuka Housing Council	160 Main St. Penn Yan, NY 14527	315-536-8707	НОРР

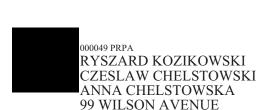


Rushmore Loan Management Services LLC PO Box 111209 Nashville, TN 37222 (For Return Mail Only)

April 25, 2018







Date: April 25, 2018

RE: Loan Number:

Property Address: 99 WILSON AVENUE AMITYVILLE, NY 11701

Dear Mortgagor(s):

AMITYVILLE, NY 11701

YOU MAY BE AT RISK OF FORECLOSURE. PLEASE READ THE FOLLOWING NOTICE CAREFULLY

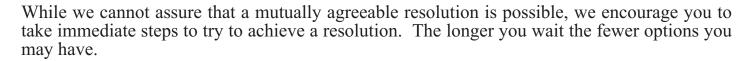
As of April 25, 2018, your home loan is 814 days, and \$88,848.10 dollars in default.

Under New York state law, we are required to send you this notice to inform you that you are at risk of losing your home.

Attached to this notice is a list of government approved housing counseling agencies in your area which provide free counseling.

You can also call the NYS Office of the Attorney General's Homeowner Protection Program (HOPP) toll-free consumer hotline to be connected to free housing counseling services in your area at 1-855-HOME-456 (1-855-466-3456), or visit their website at http://www.aghomehelp.com/. A statewide listing by county is also available at: http://www.dfs.ny.gov/consumer/mortg_nys_np_counseling_agencies.htm Qualified free help is available; watch out for companies or people who charge a fee for these services.

Housing counselors from New York-based agencies listed on the website above are trained to help homeowners who are having problems making their mortgage payments and can help you find the best option for your situation. If you wish, you may contact the Loss Mitigation Department at 1-888-504-7300.



If you have not taken any actions to resolve this matter within 90 days from the date this notice was mailed, we may commence legal action against you (or sooner if you cease to live in the dwelling as your primary residence).

If you need further information, please call the New York State Department of Financial Services' toll-free helpline at 800-342-3736 or visit the Department's website at http://www.dfs.ny.gov.

IMPORTANT: You have the right to remain in your home until you receive a court order telling you to leave the property. If a foreclosure action is filed against you in court, you still have the right to remain in the home until court orders you to leave. You legally remain the owner of and are responsible for the property until the property is sold by you or by order of the court at the conclusion of any foreclosure proceedings. This notice is not an eviction notice, and a foreclosure action has not yet been commenced against you.

This matter is very important. Please give it your immediate attention.

Sincerely,

Rushmore Loan Management Services LLC

15480 Laguna Canyon Rd. #100 Irvine, CA 92618

PH: 1-888-504-7300 FAX: 949-341-2200

It is possible that after payment of the amounts detailed above, there may be other fees still due and owing, including but not limited to other fees, escrow advances or corporate advances that Rushmore paid on your behalf or advanced to your account.

(See disclosures on page 3)

Federal law requires us to advise you that Rushmore Loan Management Services LLC is a debt collector and that this is an attempt to collect a debt. Any information obtained may be used for that purpose. To the extent your obligation has been discharged or is subject to the automatic stay in a bankruptcy proceeding, this notice is for informational purposes only and does not constitute a demand for payment or an attempt to collect indebtedness as your personal obligation. If you are represented by an attorney, please provide us with the attorney's name, address and telephone number.

For New York Residents: Please be advised that Rushmore Loan Management Services LLC is registered with the Superintendent of Financial Services for the State of New York. Borrowers may file complaints about Rushmore Loan Management Services LLC with the New York State Department of Financial Services. Borrowers may also obtain further information from the New York State Department by calling the Department's Consumer Assistance Unit at 800-342-3736 or by visiting the Department's website at www.dfs.ny.gov.

Notice to Customers: Rushmore Loan Management Services LLC may report information about your mortgage account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Failure to cure the default on or before 07/24/2018 may result in acceleration of the sums secured by this Security Instrument, foreclosure by judicial proceeding and sale of the Property.

Partial payments received may be applied to any amounts outstanding, but any partial payments that are applied will not invalidate our right to commence foreclosure proceedings.

You have the right to reinstate after acceleration and the right to assert in the foreclosure proceeding the non-existence of a default or any other defense to acceleration and foreclosure.

DEBT COLLECTION

This communication is for the purpose of collecting a debt, and any information obtained from the trustor(s) will be used for that purpose. Rushmore is acting as a "debt collector" as that term is defined in the Federal Fair Debt Collection Practices Act. This notice is required by the provisions of the Fair Debt Collection Practices Act and does not imply that we are attempting to collect money from any one who has discharged the debt under the bankruptcy laws of the United States.

CREDIT REPORTING

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

BANKRUPTCY

If you have received a discharge of this debt through bankruptcy, you are not personally liable to us if you do not pay us the above amount. We can recover only the real property from you and you will not be obligated to pay us the difference between what we may get from the sale of the real property and the balance due on the loan. This notice is provided to inform you of what you must do to retain possession of your real property.

HUD STATEMENT

Pursuant to section 169 of the Housing and Community Development Act of 1987, you may have the opportunity to receive counseling from various local agencies regarding the retention of your home. You may obtain a list of the HUD approved housing counseling agencies by calling the HUD nationwide toll free telephone at 1-800-569-4287.

ADDITIONAL NOTICES

Rushmore Loan Management Services LLC is a Debt Collector, who is attempting to collect a debt. Any information obtained will be used for that purpose. However, if you are in Bankruptcy or received a Bankruptcy Discharge of this debt, this letter is being sent for informational purposes only, is not an attempt to collect a debt and does not constitute a notice of personal liability with respect to the debt.

Legal Rights and Protections Under the SCRA

Servicemembers on "active duty" or "active service," or a spouse or dependent of such a servicemember may be entitled to certain legal protections and debt relief pursuant to the Servicemembers Civil Relief Act (50 USC §§ 3901-4043) (SCRA).

Who May Be Entitled to Legal Protections Under the SCRA?

- Regular members of the U.S. Armed Forces (Army, Navy, Air Force Marine Corps and Coast Guard).
- Reserve and National Guard personnel who have been activated and are on Federal active duty
- National Guard personnel under a call or order to active duty for more than 30 consecutive days under section 502(f) of title 32, United States Code, for purposes of responding to a national emergency declared by the President and supported by Federal funds
- Active service members of the commissioned corps of the Public Health Service and the National Oceanic and Atmospheric Administration.
- Certain United States citizens serving with the armed forces of a nation with which the United States is allied in the prosecution of a war or military action.

What Legal Protections Are Servicemembers Entitled To Under the SCRA?

- The SCRA states that a debt incurred by a servicemember, or servicemember and spouse jointly, prior to entering military service shall not bear interest at a rate above 6 % during the period of military service and one year thereafter, in the case of an obligation or liability consisting of a mortgage, trust deed, or other security in the nature of a mortgage, or during the period of military service in the case of any other obligation or liability.
- The SCRA states that in a legal action to enforce a debt against real estate that is filed during, or within one year after the servicemember's military service, a court may stop the proceedings for a period of time, or adjust the debt. In addition, the sale, foreclosure, or seizure of real estate shall not be valid if it occurs during or within one year after the servicemember's military service unless the creditor has obtained a valid court order approving the sale, foreclosure, or seizure of the real estate.
- The SCRA contains many other protections besides those applicable to home loans.

How Does A Servicemember or Dependent Request Relief Under the SCRA?

- In order to request relief under the SCRA from loans with interest rates above 6% a servicemember or spouse must provide a written request to the lender, together with a copy of the servicemember's military orders. [Note: Lender should place its name, address, and contact information here.]
- There is no requirement under the SCRA, however, for a servicemember to provide a written notice or a copy of a servicemember's military orders to the lender in connection with a foreclosure or other debt enforcement action against real estate. Under these circumstances, lenders should inquire about the military status of a person by searching the Department of Defense's Defense Manpower Data Center's website, contacting the servicemember, and examining their files for indicia of military service. Although there is no requirement for servicemembers to alert the lender of their military status in these situations, it still is a good idea for the servicemember to do so.

How Does a Servicemember or Dependent Obtain Information About the SCRA?

- Servicemembers and dependents with questions about the SCRA should contact their unit's Judge Advocate, or their installation's Legal Assistance Officer. A military legal assistance office locator for all branches of the Armed Forces is available at http://legalassistance.law.af.mil/content/locator.php
- "Military OneSource" is the U. S. Department of Defense's information resource. If you are listed as entitled to legal protections under the SCRA (see above), please go to www.militaryonesource.mil/legal or call 1-800-342-9647 (toll free from the United States) to find out more information. Dialing instructions for areas outside the United States are provided on the website.

STATE SPECIFIC NOTICES

The following notice applies to California residents only:

The state Rosenthal Fair Debt Collection Practices Act and the federal Fair Debt Collection Practices Act require that, except under unusual circumstances, collectors may not contact you before 8:00 a.m. or after 9:00 p.m. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission at 1-877-FTC-HELP (382-4357) or www.ftc.gov.

The following notice applies to Colorado residents only:

Please note: A consumer has the right to request in writing that a debt collector or collection agency cease further communication with the consumer. A written request to cease communication will not prohibit the debt collector or collection agency from taking any other action authorized by law to collect the debt.

FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT, SEE www.coag.gov/car. Please be advised that you can reach the Colorado Foreclosure Hotline at I-877-601-HOPE (601-4673).

Local Rushmore Loan Management Services LLC Agent for Colorado Residents:

Irvin Borenstein
13111 E. Briarwood Ave. Ste #340
Centennial, CO 80112

The following notice applies to Massachusetts residents only:

Notice of IMPORTANT RIGHTS: You have the right to make a written or oral request that telephone calls regarding your debt not be made to you at your place of employment. Any such oral request will be valid for only ten (10) days unless you provide written confirmation of the request postmarked or delivered within seven (7) days of such request. You may terminate this request by writing to the creditor.

ADDITIONAL NOTICES

Rushmore Loan Management Services LLC is a Debt Collector, who is attempting to collect a debt. Any information obtained will be used for that purpose. However, if you are in Bankruptcy or received a Bankruptcy Discharge of this debt, this letter is being sent for informational purposes only, is not an attempt to collect a debt and does not constitute a notice of personal liability with respect to the debt.

If you are a confirmed Successor-in-Interest who has not assumed the mortgage loan obligation under State Law, this letter is being sent for information purposes only and does not constitute personal liability with respect to the debt.

All Other 030818

Approved housing counseling agencies located in New York by County

COUNTY	AGENCY	ADDRESS	CONTACT INFO	NOTES
Albany	Affordable Housing Partnership	255 Orange St., Albany, NY 12210	518-434-1730	HOPP Also serves surrounding areas
	Albany County Rural Housing Alliance	24 Martin Road, Voorheesville, NY 12186	518-765-2425	HOPP Also serves surrounding areas
	United Tenants of Albany	33 Clinton Ave., Albany, NY 12207	518-436-8997	HOPP For tenants whose buildings are in the process of foreclosure or have been foreclosed on
	Better Neighborhoods, Inc.	986 Albany St., Schenectady, NY 12307	518-372-6469	HOPP Spanish speaking staff available
	Clearpoint Credit Counseling Solutions	2 Computer Drive West, Albany, NY 12205	1-800-750-2227	Formerly known as Consumer Credit Counseling Service
	NYS Office For People With Developmental Disabilities (OPWDD)	44 Holland Ave. Albany, NY 12229	518-473-1973	Serving all NYS residents with developmental disabilities and their families
Allegany	ACCORD	84 Schuyler St., Belmont, NY 14813	585-268-7605	НОРР
	Neighborhood Housing Services of Buffalo	1937 South Park Ave. Buffalo, NY 14220	716-823-3630	Also serving surrounding counties
Bronx	Neighborhood Housing Services- South Bronx	848 Concourse Village West, Bronx, NY 10451	718-992-5979	HOPP Spanish speaking staff available
	Neighborhood Housing Services- North Bronx	1451 East Gun Hill Rd., Bronx, NY 10469	718-881-1180	HOPP Spanish speaking staff available
	Parodneck Foundation	121 6th Ave., Suite 501 New York, NY 10013	212-431-9700 ext 391	HOPP Spanish speaking staff available
	MHANY Management, Inc.	1 Metro Tech Center North 11th Floor, Brooklyn, NY 11201	718-246-8080 ext 203	HOPP Spanish speaking staff available
	Brooklyn Housing and Family Services, Inc.	415 Albemarle Rd., Brooklyn, NY 11218	718-435-7585	HOPP Spanish and French

				Creole speaking staff available
	Grow Brooklyn, Inc.	1474 Myrtle Ave., Brooklyn, NY 11237	718-418-8232 ext. 206	HOPP Spanish and Bengali speaking staff available
	NYC Commission on Human Rights	1932 Arthur Avenue, Room 203A, Bronx, NY 10457	718-579-6728 OR 718-579-6900	Spanish speaking staff available
Broome	Metro Interfaith Housing Council	21 New St., Binghamton, NY 13903	607-772-6766	НОРР
	Clearpoint Credit Counseling Solutions	The Metro Center, 49 Court St., Binghamton, NY 13901	1-800-750-2227	
Cattaraugus	Chautauqua Opportunities, Inc.	402 Chandler St., Jamestown, NY 14701	716-661-9430	НОРР
	ACCORD	84 Schuyler St., Belmont, NY 14813	585-268-7605	НОРР
	Neighborhood Housing Services of South Buffalo	1937 South Park Ave., Buffalo, NY 14220	716-823-3630	
Cayuga	Home Headquarters, Inc.	990 James St., Suite 1, Syracuse NY 13203	315-474-1939	HOPP Spanish speaking staff available
	Clearpoint Financial Solutions	5794 Widewaters Parkway, Syracuse, NY 13214	1-877-412-2227	Formerly known as Consumer Credit Counseling Service of Central NY
Chautauqua	Chautauqua Opportunities, Inc.	402 Chandler St., Jamestown, NY 14701	716-661-9430	НОРР
	Chautauqua Home Rehabilitation and Improvement Corp. (CHRIC)	2 Academy St., Mayville, NY 14757	716-753-4650	Spanish speaking staff available
	Neighborhood Housing Services of South Buffalo	1937 South Park Ave., Buffalo, NY 14220	716-823-3630	
Chemung	Arbor Housing and Development	26 Bridge St., Corning, NY 14830	607-654-7487	НОРР
	Catholic Charities of Chemung	215 East Church St., Suite 101, Elmira, NY 14901	607-734-9784	НОРР
Chenango	Metro Interfaith Housing Council	21 New St., Binghamton, NY 13903	607-772-2766	НОРР
	Clearpoint Credit Counseling Solutions	The Metro Center, 49 Court St., Binghamton, NY 13901	1-800-750-2227	
Clinton	Friends of the North Country	1 Mill St., Keeseville, NY 12944	518-834-9606	НОРР

	Housing Assistance Program of Essex County (HAPEC)	103 Hand Ave., Elizabethtown, NY 12932	518-873-6888	НОРР
Columbia	Housing Resources of Columbia County, Inc.	252 Columbia St., Hudson, NY 12534	518-822-0707	НОРР
Cortland	Home Headquarters, Inc.	990 James St., Suite 1, Syracuse NY 13203	315-474-1939	HOPP Spanish speaking staff available
	Cortland Housing Assistance Council, Inc.	36 Taylor St. Cortland, NY 13045	607-753-8271	
	Clearpoint Credit Counseling Solutions	The Metro Center, 49 Court St., Binghamton, NY 13901	1-800-750-2227	
	Western Catskills Community Revitilization Council	125 Main St., Suite A, Stamford, NY 12167	607-652-2823	НОРР
Delaware	RUPCO	301 Fair St. Kingston, NY 12401	845-331-9860	HOPP Spanish speaking staff available
	Delaware Opportunities, Inc.	35430 State Hgwy. 10 Hamden, NY 13782	607-746-1650	
	Clearpoint Credit Counseling Solutions	The Metro Center, 49 Court St., Binghamton, NY 13901	1-800-750-2227	
Dutchess	Hudson River Housing	291 Mill St Poughkeepsie, NY 12601	845-454-9288	НОРР
	Putnam County Housing Corp.	11 Seminary Hill Rd., Carmel, NY 10512	845-225-8493	
Erie	Belmont Housing Resources	1195 Main St. Buffalo, NY 14209	716-884-7791	НОРР
	West Side & Black Rock Riverside NHS, Inc.	359 Connecticut St., Buffalo, NY 14213	Tuesdays and Wednesdays at (716) 885-2344, Thursdays and Fridays at (716) 877-3910	НОРР
	Buffalo Urban League	15 Genesee Street Buffalo, NY 14203	(716) 250-2400	НОРР
	Chautauqua Opportunities, Inc.	402 Chandler St., Jamestown, NY 14701	716-661-9430	НОРР
	Consumer Credit Counseling Services of Buffalo, Inc.	40 Gardenville Parkway, Suite 300, West Seneca, NY 14224	1-800-926-9685 or 716-712-2060	НОРР
	Neighborhood Assistance Corp. of America	135 Delaware Ave Ste 102 Buffalo, New York 14202- 2410	716-834-6222	
	Neighborhood Housing	1937 South Park Ave.,	716-823-3630	

	Services of South Buffalo	Buffalo, NY 14220		
Essex	Friends of the North Country	1 Mill St., Keeseville, NY 12944	518-834-9606	НОРР
	Housing Assistance Program of Essex County (HAPEC)	103 Hand Ave., Elizabethtown, NY 12932	518-873-6888	НОРР
	Homefront Development Corp.	568 Lower Allen St., Hudson Falls, NY 12839	518-747-8250	
Franklin	Friends of the North Country	1 Mill St., Keeseville, NY 12944	518-834-9606	НОРР
	Housing Assistance Program of Essex County (HAPEC)	103 Hand Ave., Elizabethtown, NY 12932	518-873-6888	НОРР
	Franklin County Community Housing Council Inc.	337 West Main St. Malone, NY 12953	(518) 483-5934	НОРР
	Clearpoint Credit Counseling Solutions	215 Washington St. Suite 005, Watertown, NY 13601	1-800-750-2227	
Fulton	Better Neighborhoods, Inc.	986 Albany St., Schenectady, NY 12307	518-372-6469	НОРР
	UNHS NeighborWorks Homeownership Center	1611 Genesee Street, Utica, NY 13501	315-724-4197	НОРР
Genesee	The Housing Council	75 College Ave., 4th Floor, Rochester, NY 14607	585-546-3700 ext. 3015	НОРР
	Consumer Credit Counseling Services of Rochester, Inc.	1000 University Ave., Suite 900 Rochester, NY 14607	1-888-724-2227	НОРР
	Belmont Housing Resources	1195 Main St., Buffalo, NY 14209	716-884-7791	НОРР
	Consumer Credit Counseling Services of Buffalo, Inc.	40 Gardenville Parkway, Suite 300, West Seneca, NY 14224	1-800-926-9685 or 716-712-2060	
Greene	Albany County Rural Housing Alliance	24 Martin Road, Voorheesville, NY 12186	518-765-2425	НОРР
	RUPCO	301 Fair St. Kingston, NY 12401	845-331-9860	HOPP Spanish speaking staff available
	Western Catskills Community Revitilization Council	125 Main St., Suite A, Stamford, NY 12167	607-652-2823	
	Clearpoint Credit Counseling Solutions	2 Computer Drive West, Albany, NY 12205	1-800-750-2227	Formerly known as Consumer Credit Counseling Service of Central NY

Hamilton	Housing Assistance Program of Essex County (HAPEC)	103 Hand Ave., Elizabethtown, NY 12932	518-873-6888	НОРР
	Clearpoint Credit Counseling Solutions	289 Genesee St., Utica, NY 13501	1-800-750-2227	
	Homefront Development Corp.	568 Lower Allen St., Hudson Falls, NY 12839	518-747-8250	
Herkimer	UNHS NeighborWorks Homeownership Center	1611 Genesee Street, Utica, NY 13501	315-724-4197	НОРР
	Clearpoint Credit Counseling Solutions	289 Genesee St., Utica, NY 13501	1-800-750-2227	
Jefferson	Home Headquarters, Inc.	990 James St., Suite 1, Syracuse NY 13203	315-474-1939	HOPP Spanish speaking staff available
	Clearpoint Credit Counseling Solutions	215 Washington St. Suite 005, Watertown, NY 13601	1-800-750-2227	
Kings	Cypress Hills Local Dev. Corp.	625 Jamaica Avenue, Brooklyn, NY 11208	718-647-2800	HOPP Spanish speaking staff available
	Pratt Area Community Council	1000 Dean St., Brooklyn, NY 11238	718-522-2613	НОРР
	Grow Brooklyn, Inc.	1474 Myrtle Ave., Brooklyn, NY 11237	718-418-8232	HOPP Spanish and Bengali speaking staff available
	Bridge Street Dev. Corp.	460 Nostrand Ave., Brooklyn, NY 11216	718-636-7596	HOPP Spanish Speaking staff available
	MHANY Management, Inc.	1 Metro Tech Center North 11th Floor, Brooklyn, NY 11201	718-246-8080	HOPP Spanish speaking staff available
	Neighbors Helping Neighbors (NHN)	621 Degraw St., Brooklyn, NY 11217	718-237-2017	HOPP Spanish speaking staff available
	Brooklyn Housing and Family Services, Inc.	415 Albemarle Rd., Brooklyn, NY 11218	718-435-7585	HOPP Spanish and French Creole speaking staff available
	Parodneck Foundation	121 6th Ave., Suite 501 New York, NY 10013	212-431-9700	HOPP Spanish speaking staff available
	Neighborhood Housing Services of Bedford- Stuyvesant	1012 Gates Ave., 2nd Floor, Brooklyn, NY 11221	718-919-2100	НОРР
	CAMBA	1720 Church Ave., 2nd	718-287-0010	НОРР

		Floor, Brooklyn, NY 11226		
	Neighborhood Housing Services- East Flatbush	2806 Church Ave., Brooklyn, NY 11226	718-469-4679	HOPP Spanish speaking staff available
	Greater Sheepshead Bay Dev. Corp.	2105 East 22nd St., Brooklyn, NY 11229	718-332-0520	
	Southern Brooklyn Community Organization	4006 18th Ave., Brooklyn, NY 11218	718-435-1300	
	Brooklyn Neighborhood Improvement Association	1482 Saint James Pl., Suite 1C, Brooklyn, NY 11213	718-773-4116	
	Council of Jewish Organizations of Flatbush, Inc.	1523 Avenue M, Brooklyn, NY 11230	718-377-2900 ext 7625	Arabic, Russian and Spanish speaking staff available
	Money Management International, Inc.	26 Court St., Suite 2610, Brooklyn, NY 11242	1-866-232-9080	Spanish speaking staff available
	GreenPath Debt Solutions	175 Remsen St., Suite 1102, Brooklyn, NY 11201	866-285-4033	
	NY Commission of Human Rights- Brooklyn	275 Livingston St., Brooklyn, NY 11217	718-722-3130	Spanish speaking staff available
Lewis	Home Headquarters, Inc.	990 James St., Suite 1, Syracuse NY 13203	315-474-1939	НОРР
	Clearpoint Credit Counseling Solutions	215 Washington St. Suite 005, Watertown, NY 13601	1-800-750-2227	
Livingston	Consumer Credit Counseling Services of Rochester, Inc.	1000 University Ave., Suite 900 Rochester, NY 14607	1-888-724-2227	НОРР
	The Housing Council	75 College Ave., 4th Floor, Rochester, NY 14607	585-546-3700	НОРР
Madison	Home Headquarters, Inc.	990 James St., Suite 1, Syracuse NY 13203	315-474-1939	HOPP Spanish speaking staff available
	UNHS NeighborWorks Homeownership Center	1611 Genesee Street, Utica, NY 13501	315-724-4197	НОРР
	Community Action Program for Madison County	3 East Main St., Morrisville, NY 13408	315-684-3144	ASL trained staff available
	Clearpoint Credit Counseling Solutions	289 Genesee St., Utica, NY 13501	1-800-750-2227	
Monroe	Consumer Credit Counseling Services of Rochester, Inc.	1000 University Ave., Suite 900 Rochester, NY 14607	1-888-724-2227	НОРР
	Marketview Heights Association	308 North Street, Rochester, NY 14605	585-423-1540	НОРР

	The Housing Council	75 College Ave., 4th Floor, Rochester, NY 14607	585-546-3700	НОРР
	Urban League of Rochester	265 North Clinton Ave., Rochester, NY	585-325-6530	
Montgomery	Better Neighborhoods, Inc.	986 Albany St., Schenectady, NY 12307	518-372-6469	HOPP Spanish speaking staff available
	UNHS NeighborWorks Homeownership Center	1611 Genesee Street, Utica, NY 13501	315-724-4197	НОРР
Nassau	American Debt Resources, Inc.	248C Larkfield Road, East Northport, NY 11731	1-800-498-0766	HOPP Spanish speaking staff available
	Community Development Corporation of Long Island	333 No Main St., Freeport, NY 11520	631-471-1215 x158	HOPP Spanish speaking staff available
	Hispanic Brotherhood of Rockville Centre, Inc.	59 Clinton Ave., Rockville Centre, NY 11570	516-766-6610	HOPP Spanish speaking staff available
	La Fuerza Unida, Inc.	1 School St., Suite 302, Glen Cove, NY 11542	516-759-0788	HOPP Spanish speaking staff available
	LIFE, Inc.	112 Spruce St., Cedarhurst, NY 11516	516-374-4564	HOPP Spanish speaking staff available
	Long Island Housing Partnership, Inc.	180 Oser Ave., Hauppaugue, NY 11788	631-435-4710	HOPP Spanish speaking staff available
	Long Island Housing Services, Inc.	640 Johnson Ave., Suite 8, Bohemia, NY 11716	631-567-5111 x383	HOPP Spanish speaking staff available
	Rockaway Development and Revitilization Corp	1920 Mott Ave. Rm #2, Far Rockaway, NY 11691	718-327-5300	HOPP funded in NYC Serves Western Nassau
	СННАЧА	37-43 77th St., Jackson Heights, NY 11372	718-478-3848	HOPP funded in NYC Southeast Asian speaking Counselors on staff
	GreenPath Debt Solutions	300 Garden City Plaza, Suite 220 Garden City, NY 11530	888-776-6738	НОРР
	Debt Counseling Corp.	3033 Express Dr. N, Hauppauge, NY 11749	1-888-354-6332 ext. 316	HOPP Spanish speaking staff available
	Safeguard Credit Counseling, Inc.	67 Salonga Rd. Northport, NY 11768	1-800-673-6933	HOPP Spanish speaking staff

				available
New York	MHANY Management, Inc.	1 Metro Tech Center North 11th Floor, Brooklyn, NY 11201	718-246-8080	HOPP Spanish speaking staff available
	Grow Brooklyn, Inc.	1474 Myrtle Ave., Brooklyn, NY 11237	718-418-8232	HOPP Spanish and Bengali speaking staff available
	Parodneck Foundation	121 6th Ave., Suite 501 New York, NY 10013	212-431-9700	HOPP Spanish speaking staff available
	AAFE Community Development Fund, Inc.	111 Division St., New York, NY 10002	212-964-2288	Chinese and Korean speaking staff available
	Abyssinian Development Corp.	2283 7th Avenue, New York, NY 10030	646-442-6545	
	Neighborhood Housing Services of NYC	307 West 36th St., 12th floor, New York, NY 10018	212-519-2500	Spanish and Creole speaking staff available
	Harlem Congregations for Community Development	2854 Frederick Douglass Blvd., New York, NY 10039	212-281-4887 ext. 206 or 231	Spanish speaking staff available
	West Harlem Group Assistance, Inc.	1652 Amsterdam Ave. New York, NY 10031	212-862-1399	
	GreenPath Debt Solutions	One Penn Plaza, Suite 2108, New York, NY 10119	866-285-4059	
Niagara	Belmont Housing Resources	1195 Main St., Buffalo, NY 14209	716-884-7791	НОРР
	West Side & Black Rock Riverside NHS, Inc.	203 Military Rd., Buffalo, NY 14207	Tuesdays and Wednesdays at (716) 885-2344, Thursdays and Fridays at (716) 877-3910	НОРР
	Neighborhood Housing Services of South Buffalo	1937 South Park Ave., Buffalo, NY 14220	716-823-3630	
Oneida	UNHS NeighborWorks Homeownership Center	1611 Genesee Street, Utica, NY 13501	315-724-4197	НОРР
	Clearpoint Credit Counseling Solutions	5794 Widewaters Parkway, Syracuse, NY 13214	1-800-750-2227	
	Northeast Hawley Development Corp.	101 Gertrude St., Syracuse, NY 13202	315-425-1032	
Onondaga	Home Headquarters, Inc.	990 James St., Suite 1, Syracuse NY 13203	315-474-1939	HOPP Spanish speaking staff available
	Clearpoint Credit	5794 Widewaters Parkway,	1-800-750-2227	

	Counseling Solutions	Syracuse, NY 13214		
	Cooperative Federal Credit Union	800 N. Salina St., Syracuse, NY 13208	315-476-5290	Service for credit union members only
Ontario	Consumer Credit Counseling Services of Rochester, Inc.	1000 University Ave., Suite 900 Rochester, NY 14607	1-888-724-2227	НОРР
	Community Action in Self Help	48 Water St., Lyons, NY 14489	315-946-6992	НОРР
	Keuka Housing Council	160 Main St. Penn Yan, NY 14527	315-536-8707	НОРР
Orange	Hudson River Housing	291 Mill St Poughkeepsie, NY 12601	845-454-9288	НОРР
	Orange County Rural Development Advisory Corp.	59b Boniface Drive, Pine Bush, NY 12566	845-713-4568	НОРР
Orleans	Belmont Housing Resources	1195 Main St., Buffalo, NY 14209	716-884-7791	НОРР
	The Housing Council	75 College Ave., 4th Floor, Rochester, NY 14607	585-546-3700	НОРР
	Consumer Credit Counseling Service of Rochester, Inc.	1000 University Ave., Suite 900 Rochester, NY 14607	1-888-724-2227	НОРР
Oswego	Fulton Community Development Agency	125 West Broadway, Fulton, NY 13069	315-593-7166	НОРР
	Oswego Housing Development Council, Inc.	2971 County Rte. 26, Parish, NY 13131	315-625-4520	
	Clearpoint Credit Counseling Solutions	5794 Widewaters Parkway, Syracuse, NY 13214	1-800-750-2227	
Otsego	UNHS NeighborWorks Homeownership Center	1611 Genesee Street, Utica, NY 13501	315-724-4197	НОРР
	Clearpoint Creidt Counseling Solutions	The Metro Center, 49 Court St., Binghamton, NY 13901	1-800-750-2227	
Putnam	Housing Action Council	55 South Broadway, Tarrytown, NY 10591	914-332-4144	НОРР
	Putnam County Housing Corp.	11 Seminary Hill Rd., Carmel, NY 10512	845-225-8493	НОРР
Queens	Neighborhood Housing Services of Northern Queens	60-20 Woodside Ave., Flushing, NY 11377	718-457-1017	HOPP Spanish and French Creole speaking staff available

	Neighborhood Housing Services- Jamaica	89-70 162nd St., Jamaica, NY 11432	718-291-7400	HOPP Spanish speaking staff available
	СННАЧА	37-43 77th St., Jackson Heights, NY 11372	718-478-3848	HOPP Southeast Asian speaking Counselors on staff
	Rockaway Development and Revitilization Corp	1920 Mott Ave., Second Floor, Far Rockaway, NY 11691	718-327-5300	НОРР
	Parodneck Foundation	121 6th Ave., Suite 501 New York, NY 10013	212-431-9700	HOPP Spanish speaking staff available
	MHANY Management, Inc.	1 Metro Tech Center North 11th Floor, Brooklyn, NY 11201	718-246-8080	HOPP Spanish speaking staff available
	Brooklyn Housing and Family Services, Inc.	415 Albemarle Rd., Brooklyn, NY 11218	718-435-7585	HOPP Spanish and French Creole speaking staff available
	NY Commission of Human Rights- Queens	153-01 Jamaica Ave. Jamaica, NY 11432	718-657-2465	Spanish speaking staff available
	GreenPath Debt Solutions	80-02 Kew Gardens Road, Suite 710 Kew Gardens, NY 11415-3607	866-285-4036	
	Margert Community Corporation	325 Beach 37th Street Far Rockaway, NY 11691	718-471-3724	
	Queens Community House	108-25 62nd Drive, Forest Hills, NY 11375	718-592-5757	
Rensselaer	Troy Rehabilitation and Improvement Program (TRIP)	415 River St., Troy, NY 12180	518-690-0020	НОРР
	United Tenants of Albany	33 Clinton Ave., Albany, NY 12207	518-436-8997	HOPP For tenants whose buildings are in process of being foreclosed or whose building has been foreclosed
	Albany County Rural Housing Alliance	24 Martin Road, Voorheesville, NY 12186	518-765-2425	НОРР
	Affordable Housing Partnership	255 Orange St., Albany, NY 12210	518-434-1730	НОРР
	Clearpoint Credit Counseling Solutions	2 Computer Drive West, Albany, NY 12205	1-800-750-2227	Formerly known as Consumer Credit Counseling Service of Central NY

Richmond	Northfield Community Local Dev. Corp. of Staten Island	160 Heberton Ave. Staten Island, NY 10302	718-442-7351	НОРР
	MHANY Management, Inc.	1 Metro Tech Center North 11th Floor, Brooklyn, NY 11201	718-246-8080	HOPP Spanish speaking staff available
	Parodneck Foundation	121 6th Ave., Suite 501 New York, NY 10013	212-431-9700	HOPP Spanish speaking staff available
	Neighborhood Housing Services, Staten Island	770 Castleton Ave., Staten Island, NY 10310	718-442-8080	HOPP Spanish speaking staff available
	NYC Commission on Human Rights- Staten Island	60 Bay St. 7th Floor, Staten Island, NY 10301	718-390-8506	Spanish speaking staff available
Rockland	Housing Action Council	55 South Broadway, Tarrytown, NY 10591	914-332-4144	НОРР
	Rockland Housing Action Coalition	120-126 North Main St., Annex-First Floor, New City, NY 10956	845-708-5799	HOPP Spanish, Creole, Hebrew, and ASL speaking staff available
Saratoga	Albany County Rural Housing Alliance	24 Martin Road, Voorheesville, NY 12186	518-765-2425	НОРР
	Affordable Housing Partnership	255 Orange St., Albany, NY 12210	518-434-1730	НОРР
	Troy Rehabilitation and Improvement Program (TRIP)	415 River St., Troy, NY 12180	518-690-0020	HOPP Serving residents of Southern Saratoga County
	Better Neighborhoods, Inc.	986 Albany St., Schenectady, NY 12307	518-372-6469	HOPP Spanish speaking staff available
	Clearpoint Credit Counseling Solutions	2 Computer Drive West, Albany, NY 12205	1-800-750-2227	Formerly known as Consumer Credit Counseling Service of Central NY
	Homefront Development Corp.	568 Lower Allen St., Hudson Falls, NY 12839	518-747-8250	Serving residents of Northern Saratoga County
Schenectady	Better Neighborhoods, Inc.	986 Albany St., Schenectady, NY 12307	518-372-6469	HOPP Spanish speaking staff available
	Affordable Housing Partnership	255 Orange St., Albany, NY 12210	518-434-1730	НОРР
	Albany County Rural	24 Martin Road,	518-765-2425	НОРР

	Housing Alliance	Voorheesville, NY 12186		
	Schenectady Community Action Program (SCAP)	913 Albany St., Schenectady, NY 12307	518-374-9181	For tenants whose buildings are in process of being foreclosed or whose building has been foreclosed
	Clearpoint Credit Counseling Solutions	2 Computer Drive West, Albany, NY 12205	1-800-750-2227	Formerly known as Consumer Credit Counseling Service of Central NY
Schoharie	Albany County Rural Housing Alliance	24 Martin Road, Voorheesville, NY 12186	518-765-2425	НОРР
	Western Catskills Community RevitilizationCouncil	125 Main St., Suite A, Stamford, NY 12167	607-652-2823	
	Clearpoint Credit Counseling Solutions	2 Computer Drive West, Albany, NY 12205	1-800-750-2227	Formerly known as Consumer Credit Counseling Service of Central NY
Schuyler	Arbor Housing and Development	26 Bridge St., Corning, NY 14830	607-654-7487	НОРР
	Catholic Charities of Chemung	215 East Church St., Suite 101, Elmira, NY 14901	607-734-9784	НОРР
Seneca	The Housing Council	75 College Ave., 4th Floor, Rochester, NY 14607	585-546-3700	НОРР
	Community Action in Self Help	48 Water St., Lyons, NY 14489	315-946-6992	НОРР
St. Lawrence	Housing Assistance Program of Essex County (HAPEC)	103 Hand Ave., Elizabethtown, NY 12932	518-873-6888	НОРР
	North Country Housing Council	19 Main St., Canton, NY 13617	315-386-8576	
	Clearpoint Credit Counseling Solutions	215 Washington St. Suite 005, Watertown, NY 13601	1-800-750-2227	
Steuben	Arbor Housing and Development	26 Bridge St., Corning, NY 14830	607-654-7487	НОРР
	Accord	84 Schuyler St., Belmont, NY 14813	585-268-7605	НОРР
	Catholic Charities of Chemung	215 East Church St., Suite 101, Elmira, NY 14901	607-734-9784	НОРР
Suffolk	American Debt Resources, Inc.	248C Larkfield Road, East Northport, NY 11731	1-800-498-0766	HOPP Spanish speaking staff available

	Community Development Corporation of Long Island	2100 Middle Country Rd., Suite 300, Centereach NY 11720	631-471-1215 ext. 158	HOPP Spanish speaking staff available
	Economic Opportunity Council of Suffolk, Inc.	320 Carleton Avenue Suite 7800 Central Islip NY 11722	631-647-3765 x 1204 or 1205	НОРР
	La Fuerza Unida, Inc.	1 School St., Suite 302, Glen Cove, NY 11542	516-759-0788	HOPP Spanish speaking staff available
	Long Island Housing Partnership, Inc.	180 Oser Ave., Hauppaugue, NY 11788	631-435-4710	HOPP Spanish speaking staff available
	Long Island Housing Services, Inc.	640 Johnson Ave., Suite 8, Bohemia, NY 11716	631-567-5111 x383	HOPP Spanish speaking staff available
	СННАЧА	37-43 77th St., Jackson Heights, NY 11372	718-478-3848	HOPP funded for NYC Southeast Asian speaking Counselors on staff
	Central Islip Civic Council	68 Wheeler Rd. Central Islip, NY 11722	631-348-0669	HOPP Spanish speaking staff available
	Debt Counseling Corp.	3033 Express Dr. N, Hauppauge, NY 11749	1-888-354-6332 ext. 316	HOPP Spanish speaking staff available
	Greenpath	1300 Veterans Memorial Highway, Suite 305, Hauppaugue NY 11788	888-776-6738	НОРР
	Safeguard Credit Counseling, Inc.	67 Salonga Rd. Northport, NY 11768	1-800-673-6933	HOPP Spanish speaking staff available
	Housing Help, Inc.	91-101 Broadway, Suite 6, Greenlawn NY 11740	631-754-0373	
	North Fork Housing Alliance	110 South St., Greenport, NY 11944	631-477-1070	
	Bellport, Hagerman, East Patchogue Alliance, Inc.	1492 Montauk Highway, Bellport, NY 11713	631-286-9236	
	Wyandanch Community Development	59 Cumberbach St. Wyandanch, NY 11798	631-253-0139 OR 631-643-4786	Only serves part of Western Suffolk
Sullivan	RUPCO	301 Fair St. Kingston, NY 12401	845-331-9860	HOPP Spanish speaking staff available
	Rural Sullivan Housing Corp.	6 Pelton St. Monticello, NY 12701	845-794-0348	

Tioga	Catholic Charities of Chemung	215 East Church St., Suite 101, Elmira, NY 14901	607-734-9784	НОРР
	Metro Interfaith Housing Council	21 New St., Binghamton, NY 13903	607-772-6766	НОРР
	Clearpoint Financial Solutions	The Metro Center, 49 Court St., Binghamton, NY 13901	877-412-2227	
Tompkins	Catholic Charities of Chemung	215 East Church St., Suite 101, Elmira, NY 14901	607-734-9784	НОРР
Ulster	RUPCO	301 Fair St. Kingston, NY 12401	845-331-9860	HOPP Spanish speaking staff available
Warren	Housing Assistance Program of Essex County (HAPEC)	103 Hand Ave., Elizabethtown, NY 12932	518-873-6888	НОРР
	Albany County Rural Housing Alliance	24 Martin Road, Voorheesville, NY 12186	518-765-2425	НОРР
	Clearpoint Financial Solutions	2 Computer Drive West, Albany, NY 12205	1-877-412-2227	Formerly known as Consumer Credit Counseling Service of Central NY
	Homefront Development Corp.	568 Lower Allen St., Hudson Falls, NY 12839	518-747-8250	
Washington	Housing Assistance Program of Essex County (HAPEC)	103 Hand Ave., Elizabethtown, NY 12932	518-873-6888	НОРР
	Albany County Rural Housing Alliance	24 Martin Road, Voorheesville, NY 12186	518-765-2425	НОРР
	Homefront Development Corp.	568 Lower Allen St., Hudson Falls, NY 12839	518-747-8250	
Wayne	Community Action in Self Help	48 Water St., Lyons, NY 14489	315-946-6992	НОРР
	Keuka Housing Council	160 Main St. Penn Yan, NY 14527	315-536-8707	НОРР
	Consumer Credit Counseling Service of Rochester, Inc.	50 Chestnut Plaza, Rochester, NY 14604	1-888-724-2227	НОРР
Westchester	Community Housing Innovations, Inc.	75 South Broadway, Ste 340 White Plains, NY 10601	914-683-1010	НОРР
	Housing Action Council	55 South Broadway, Tarrytown, NY 10591	914-332-4144	НОРР
	Human Development Services of Westchester, Inc.	28 Adee St. Port Chester, NY 10573	914-939-2005	HOPP Spanish speaking counselors available

	Westchester Residential Opportunities	470 Mamaroneck Ave., Suite 410 White Plains, NY 10605	914-428-4507 OR 877-WRO-4YOU	HOPP Spanish and French speaking staff available
	Putnam County Housing Corp.	11 Seminary Hill Rd., Carmel, NY 10512	845-225-8493	
	Greenpath	One Barker Ave., Suite 420 White Plains, NY 10601	888-366-9140	
	Belmont Housing Resources	1195 Main St. Buffalo, NY 14209	716-884-7791	НОРР
Wyoming	Consumer Credit Counseling Services of Rochester, Inc.	50 Chestnut Plaza, Rochester, NY 14604	1-888-724-2227	НОРР
	ACCORD	84 Schuyler St., Belmont, NY 14813	585-268-7605	НОРР
	The Housing Council	75 College Ave., 4th Floor, Rochester, NY 14607	585-546-3700	НОРР
	Community Action in Self Help	48 Water St., Lyons, NY 14489	315-946-6992	НОРР
Yates	Keuka Housing Council	160 Main St. Penn Yan, NY 14527	315-536-8707	НОРР



Rushmore Loan Management Services LLC PO Box 111209 Nashville, TN 37222 (For Return Mail Only)

April 25, 2018







Date: April 25, 2018

RE: Loan Number:

Property Address: 99 WILSON AVENUE AMITYVILLE, NY 11701

Dear Mortgagor(s):

YOU MAY BE AT RISK OF FORECLOSURE. PLEASE READ THE FOLLOWING NOTICE CAREFULLY

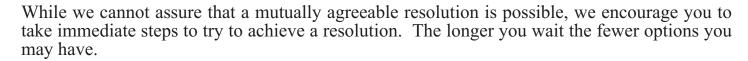
As of April 25, 2018, your home loan is 814 days, and \$88,848.10 dollars in default.

Under New York state law, we are required to send you this notice to inform you that you are at risk of losing your home.

Attached to this notice is a list of government approved housing counseling agencies in your area which provide free counseling.

You can also call the NYS Office of the Attorney General's Homeowner Protection Program (HOPP) toll-free consumer hotline to be connected to free housing counseling services in your area at 1-855-HOME-456 (1-855-466-3456), or visit their website at http://www.aghomehelp.com/. A statewide listing by county is also available at: http://www.dfs.ny.gov/consumer/mortg_nys_np_counseling_agencies.htm Qualified free help is available; watch out for companies or people who charge a fee for these services.

Housing counselors from New York-based agencies listed on the website above are trained to help homeowners who are having problems making their mortgage payments and can help you find the best option for your situation. If you wish, you may contact the Loss Mitigation Department at 1-888-504-7300.



If you have not taken any actions to resolve this matter within 90 days from the date this notice was mailed, we may commence legal action against you (or sooner if you cease to live in the dwelling as your primary residence).

If you need further information, please call the New York State Department of Financial Services' toll-free helpline at 800-342-3736 or visit the Department's website at http://www.dfs.ny.gov.

IMPORTANT: You have the right to remain in your home until you receive a court order telling you to leave the property. If a foreclosure action is filed against you in court, you still have the right to remain in the home until court orders you to leave. You legally remain the owner of and are responsible for the property until the property is sold by you or by order of the court at the conclusion of any foreclosure proceedings. This notice is not an eviction notice, and a foreclosure action has not yet been commenced against you.

This matter is very important. Please give it your immediate attention.

Sincerely,

Rushmore Loan Management Services LLC

15480 Laguna Canyon Rd. #100 Irvine, CA 92618

PH: 1-888-504-7300 FAX: 949-341-2200

It is possible that after payment of the amounts detailed above, there may be other fees still due and owing, including but not limited to other fees, escrow advances or corporate advances that Rushmore paid on your behalf or advanced to your account.

(See disclosures on page 3)

Federal law requires us to advise you that Rushmore Loan Management Services LLC is a debt collector and that this is an attempt to collect a debt. Any information obtained may be used for that purpose. To the extent your obligation has been discharged or is subject to the automatic stay in a bankruptcy proceeding, this notice is for informational purposes only and does not constitute a demand for payment or an attempt to collect indebtedness as your personal obligation. If you are represented by an attorney, please provide us with the attorney's name, address and telephone number.

For New York Residents: Please be advised that Rushmore Loan Management Services LLC is registered with the Superintendent of Financial Services for the State of New York. Borrowers may file complaints about Rushmore Loan Management Services LLC with the New York State Department of Financial Services. Borrowers may also obtain further information from the New York State Department by calling the Department's Consumer Assistance Unit at 800-342-3736 or by visiting the Department's website at www.dfs.ny.gov.

Notice to Customers: Rushmore Loan Management Services LLC may report information about your mortgage account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Failure to cure the default on or before 07/24/2018 may result in acceleration of the sums secured by this Security Instrument, foreclosure by judicial proceeding and sale of the Property.

Partial payments received may be applied to any amounts outstanding, but any partial payments that are applied will not invalidate our right to commence foreclosure proceedings.

You have the right to reinstate after acceleration and the right to assert in the foreclosure proceeding the non-existence of a default or any other defense to acceleration and foreclosure.

DEBT COLLECTION

This communication is for the purpose of collecting a debt, and any information obtained from the trustor(s) will be used for that purpose. Rushmore is acting as a "debt collector" as that term is defined in the Federal Fair Debt Collection Practices Act. This notice is required by the provisions of the Fair Debt Collection Practices Act and does not imply that we are attempting to collect money from any one who has discharged the debt under the bankruptcy laws of the United States.

CREDIT REPORTING

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

BANKRUPTCY

If you have received a discharge of this debt through bankruptcy, you are not personally liable to us if you do not pay us the above amount. We can recover only the real property from you and you will not be obligated to pay us the difference between what we may get from the sale of the real property and the balance due on the loan. This notice is provided to inform you of what you must do to retain possession of your real property.

HUD STATEMENT

Pursuant to section 169 of the Housing and Community Development Act of 1987, you may have the opportunity to receive counseling from various local agencies regarding the retention of your home. You may obtain a list of the HUD approved housing counseling agencies by calling the HUD nationwide toll free telephone at 1-800-569-4287.

ADDITIONAL NOTICES

Rushmore Loan Management Services LLC is a Debt Collector, who is attempting to collect a debt. Any information obtained will be used for that purpose. However, if you are in Bankruptcy or received a Bankruptcy Discharge of this debt, this letter is being sent for informational purposes only, is not an attempt to collect a debt and does not constitute a notice of personal liability with respect to the debt.

Legal Rights and Protections Under the SCRA

Servicemembers on "active duty" or "active service," or a spouse or dependent of such a servicemember may be entitled to certain legal protections and debt relief pursuant to the Servicemembers Civil Relief Act (50 USC §§ 3901-4043) (SCRA).

Who May Be Entitled to Legal Protections Under the SCRA?

- Regular members of the U.S. Armed Forces (Army, Navy, Air Force Marine Corps and Coast Guard).
- Reserve and National Guard personnel who have been activated and are on Federal active duty
- National Guard personnel under a call or order to active duty for more than 30 consecutive days under section 502(f) of title 32, United States Code, for purposes of responding to a national emergency declared by the President and supported by Federal funds
- Active service members of the commissioned corps of the Public Health Service and the National Oceanic and Atmospheric Administration.
- Certain United States citizens serving with the armed forces of a nation with which the United States is allied in the prosecution of a war or military action.

What Legal Protections Are Servicemembers Entitled To Under the SCRA?

- The SCRA states that a debt incurred by a servicemember, or servicemember and spouse jointly, prior to entering military service shall not bear interest at a rate above 6 % during the period of military service and one year thereafter, in the case of an obligation or liability consisting of a mortgage, trust deed, or other security in the nature of a mortgage, or during the period of military service in the case of any other obligation or liability.
- The SCRA states that in a legal action to enforce a debt against real estate that is filed during, or within one year after the servicemember's military service, a court may stop the proceedings for a period of time, or adjust the debt. In addition, the sale, foreclosure, or seizure of real estate shall not be valid if it occurs during or within one year after the servicemember's military service unless the creditor has obtained a valid court order approving the sale, foreclosure, or seizure of the real estate.
- The SCRA contains many other protections besides those applicable to home loans.

How Does A Servicemember or Dependent Request Relief Under the SCRA?

- In order to request relief under the SCRA from loans with interest rates above 6% a servicemember or spouse must provide a written request to the lender, together with a copy of the servicemember's military orders. [Note: Lender should place its name, address, and contact information here.]
- There is no requirement under the SCRA, however, for a servicemember to provide a written notice or a copy of a servicemember's military orders to the lender in connection with a foreclosure or other debt enforcement action against real estate. Under these circumstances, lenders should inquire about the military status of a person by searching the Department of Defense's Defense Manpower Data Center's website, contacting the servicemember, and examining their files for indicia of military service. Although there is no requirement for servicemembers to alert the lender of their military status in these situations, it still is a good idea for the servicemember to do so.

How Does a Servicemember or Dependent Obtain Information About the SCRA?

- Servicemembers and dependents with questions about the SCRA should contact their unit's Judge Advocate, or their installation's Legal Assistance Officer. A military legal assistance office locator for all branches of the Armed Forces is available at http://legalassistance.law.af.mil/content/locator.php
- "Military OneSource" is the U. S. Department of Defense's information resource. If you are listed as entitled to legal protections under the SCRA (see above), please go to www.militaryonesource.mil/legal or call 1-800-342-9647 (toll free from the United States) to find out more information. Dialing instructions for areas outside the United States are provided on the website.

STATE SPECIFIC NOTICES

The following notice applies to California residents only:

The state Rosenthal Fair Debt Collection Practices Act and the federal Fair Debt Collection Practices Act require that, except under unusual circumstances, collectors may not contact you before 8:00 a.m. or after 9:00 p.m. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission at 1-877-FTC-HELP (382-4357) or www.ftc.gov.

The following notice applies to Colorado residents only:

Please note: A consumer has the right to request in writing that a debt collector or collection agency cease further communication with the consumer. A written request to cease communication will not prohibit the debt collector or collection agency from taking any other action authorized by law to collect the debt.

FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT, SEE www.coag.gov/car. Please be advised that you can reach the Colorado Foreclosure Hotline at I-877-601-HOPE (601-4673).

Local Rushmore Loan Management Services LLC Agent for Colorado Residents:

Irvin Borenstein
13111 E. Briarwood Ave. Ste #340
Centennial, CO 80112

The following notice applies to Massachusetts residents only:

Notice of IMPORTANT RIGHTS: You have the right to make a written or oral request that telephone calls regarding your debt not be made to you at your place of employment. Any such oral request will be valid for only ten (10) days unless you provide written confirmation of the request postmarked or delivered within seven (7) days of such request. You may terminate this request by writing to the creditor.

ADDITIONAL NOTICES

Rushmore Loan Management Services LLC is a Debt Collector, who is attempting to collect a debt. Any information obtained will be used for that purpose. However, if you are in Bankruptcy or received a Bankruptcy Discharge of this debt, this letter is being sent for informational purposes only, is not an attempt to collect a debt and does not constitute a notice of personal liability with respect to the debt.

If you are a confirmed Successor-in-Interest who has not assumed the mortgage loan obligation under State Law, this letter is being sent for information purposes only and does not constitute personal liability with respect to the debt.

All Other 030818

Approved housing counseling agencies located in New York by County

COUNTY	AGENCY	ADDRESS	CONTACT INFO	NOTES
Albany	Affordable Housing Partnership	255 Orange St., Albany, NY 12210	518-434-1730	HOPP Also serves surrounding areas
	Albany County Rural Housing Alliance	24 Martin Road, Voorheesville, NY 12186	518-765-2425	HOPP Also serves surrounding areas
	United Tenants of Albany	33 Clinton Ave., Albany, NY 12207	518-436-8997	HOPP For tenants whose buildings are in the process of foreclosure or have been foreclosed on
	Better Neighborhoods, Inc.	986 Albany St., Schenectady, NY 12307	518-372-6469	HOPP Spanish speaking staff available
	Clearpoint Credit Counseling Solutions	2 Computer Drive West, Albany, NY 12205	1-800-750-2227	Formerly known as Consumer Credit Counseling Service
	NYS Office For People With Developmental Disabilities (OPWDD)	44 Holland Ave. Albany, NY 12229	518-473-1973	Serving all NYS residents with developmental disabilities and their families
Allegany	ACCORD	84 Schuyler St., Belmont, NY 14813	585-268-7605	НОРР
	Neighborhood Housing Services of Buffalo	1937 South Park Ave. Buffalo, NY 14220	716-823-3630	Also serving surrounding counties
Bronx	Neighborhood Housing Services- South Bronx	848 Concourse Village West, Bronx, NY 10451	718-992-5979	HOPP Spanish speaking staff available
	Neighborhood Housing Services- North Bronx	1451 East Gun Hill Rd., Bronx, NY 10469	718-881-1180	HOPP Spanish speaking staff available
	Parodneck Foundation	121 6th Ave., Suite 501 New York, NY 10013	212-431-9700 ext 391	HOPP Spanish speaking staff available
	MHANY Management, Inc.	1 Metro Tech Center North 11th Floor, Brooklyn, NY 11201	718-246-8080 ext 203	HOPP Spanish speaking staff available
	Brooklyn Housing and Family Services, Inc.	415 Albemarle Rd., Brooklyn, NY 11218	718-435-7585	HOPP Spanish and French

				Creole speaking staff available
	Grow Brooklyn, Inc.	1474 Myrtle Ave., Brooklyn, NY 11237	718-418-8232 ext. 206	HOPP Spanish and Bengali speaking staff available
	NYC Commission on Human Rights	1932 Arthur Avenue, Room 203A, Bronx, NY 10457	718-579-6728 OR 718-579-6900	Spanish speaking staff available
Broome	Metro Interfaith Housing Council	21 New St., Binghamton, NY 13903	607-772-6766	НОРР
	Clearpoint Credit Counseling Solutions	The Metro Center, 49 Court St., Binghamton, NY 13901	1-800-750-2227	
Cattaraugus	Chautauqua Opportunities, Inc.	402 Chandler St., Jamestown, NY 14701	716-661-9430	НОРР
	ACCORD	84 Schuyler St., Belmont, NY 14813	585-268-7605	НОРР
	Neighborhood Housing Services of South Buffalo	1937 South Park Ave., Buffalo, NY 14220	716-823-3630	
Cayuga	Home Headquarters, Inc.	990 James St., Suite 1, Syracuse NY 13203	315-474-1939	HOPP Spanish speaking staff available
	Clearpoint Financial Solutions	5794 Widewaters Parkway, Syracuse, NY 13214	1-877-412-2227	Formerly known as Consumer Credit Counseling Service of Central NY
Chautauqua	Chautauqua Opportunities, Inc.	402 Chandler St., Jamestown, NY 14701	716-661-9430	НОРР
	Chautauqua Home Rehabilitation and Improvement Corp. (CHRIC)	2 Academy St., Mayville, NY 14757	716-753-4650	Spanish speaking staff available
	Neighborhood Housing Services of South Buffalo	1937 South Park Ave., Buffalo, NY 14220	716-823-3630	
Chemung	Arbor Housing and Development	26 Bridge St., Corning, NY 14830	607-654-7487	НОРР
	Catholic Charities of Chemung	215 East Church St., Suite 101, Elmira, NY 14901	607-734-9784	НОРР
Chenango	Metro Interfaith Housing Council	21 New St., Binghamton, NY 13903	607-772-2766	НОРР
	Clearpoint Credit Counseling Solutions	The Metro Center, 49 Court St., Binghamton, NY 13901	1-800-750-2227	
Clinton	Friends of the North Country	1 Mill St., Keeseville, NY 12944	518-834-9606	НОРР

	Housing Assistance Program of Essex County (HAPEC)	103 Hand Ave., Elizabethtown, NY 12932	518-873-6888	НОРР
Columbia	Housing Resources of Columbia County, Inc.	252 Columbia St., Hudson, NY 12534	518-822-0707	НОРР
Cortland	Home Headquarters, Inc.	990 James St., Suite 1, Syracuse NY 13203	315-474-1939	HOPP Spanish speaking staff available
	Cortland Housing Assistance Council, Inc.	36 Taylor St. Cortland, NY 13045	607-753-8271	
	Clearpoint Credit Counseling Solutions	The Metro Center, 49 Court St., Binghamton, NY 13901	1-800-750-2227	
	Western Catskills Community Revitilization Council	125 Main St., Suite A, Stamford, NY 12167	607-652-2823	НОРР
Delaware	RUPCO	301 Fair St. Kingston, NY 12401	845-331-9860	HOPP Spanish speaking staff available
	Delaware Opportunities, Inc.	35430 State Hgwy. 10 Hamden, NY 13782	607-746-1650	
	Clearpoint Credit Counseling Solutions	The Metro Center, 49 Court St., Binghamton, NY 13901	1-800-750-2227	
Dutchess	Hudson River Housing	291 Mill St Poughkeepsie, NY 12601	845-454-9288	НОРР
	Putnam County Housing Corp.	11 Seminary Hill Rd., Carmel, NY 10512	845-225-8493	
Erie	Belmont Housing Resources	1195 Main St. Buffalo, NY 14209	716-884-7791	НОРР
	West Side & Black Rock Riverside NHS, Inc.	359 Connecticut St., Buffalo, NY 14213	Tuesdays and Wednesdays at (716) 885-2344, Thursdays and Fridays at (716) 877-3910	НОРР
	Buffalo Urban League	15 Genesee Street Buffalo, NY 14203	(716) 250-2400	НОРР
	Chautauqua Opportunities, Inc.	402 Chandler St., Jamestown, NY 14701	716-661-9430	НОРР
	Consumer Credit Counseling Services of Buffalo, Inc.	40 Gardenville Parkway, Suite 300, West Seneca, NY 14224	1-800-926-9685 or 716-712-2060	НОРР
	Neighborhood Assistance Corp. of America	135 Delaware Ave Ste 102 Buffalo, New York 14202- 2410	716-834-6222	
	Neighborhood Housing	1937 South Park Ave.,	716-823-3630	

	Services of South Buffalo	Buffalo, NY 14220		
Essex	Friends of the North Country	1 Mill St., Keeseville, NY 12944	518-834-9606	НОРР
	Housing Assistance Program of Essex County (HAPEC)	103 Hand Ave., Elizabethtown, NY 12932	518-873-6888	НОРР
	Homefront Development Corp.	568 Lower Allen St., Hudson Falls, NY 12839	518-747-8250	
Franklin	Friends of the North Country	1 Mill St., Keeseville, NY 12944	518-834-9606	НОРР
	Housing Assistance Program of Essex County (HAPEC)	103 Hand Ave., Elizabethtown, NY 12932	518-873-6888	НОРР
	Franklin County Community Housing Council Inc.	337 West Main St. Malone, NY 12953	(518) 483-5934	НОРР
	Clearpoint Credit Counseling Solutions	215 Washington St. Suite 005, Watertown, NY 13601	1-800-750-2227	
Fulton	Better Neighborhoods, Inc.	986 Albany St., Schenectady, NY 12307	518-372-6469	НОРР
	UNHS NeighborWorks Homeownership Center	1611 Genesee Street, Utica, NY 13501	315-724-4197	НОРР
Genesee	The Housing Council	75 College Ave., 4th Floor, Rochester, NY 14607	585-546-3700 ext. 3015	НОРР
	Consumer Credit Counseling Services of Rochester, Inc.	1000 University Ave., Suite 900 Rochester, NY 14607	1-888-724-2227	НОРР
	Belmont Housing Resources	1195 Main St., Buffalo, NY 14209	716-884-7791	НОРР
	Consumer Credit Counseling Services of Buffalo, Inc.	40 Gardenville Parkway, Suite 300, West Seneca, NY 14224	1-800-926-9685 or 716-712-2060	
Greene	Albany County Rural Housing Alliance	24 Martin Road, Voorheesville, NY 12186	518-765-2425	НОРР
	RUPCO	301 Fair St. Kingston, NY 12401	845-331-9860	HOPP Spanish speaking staff available
	Western Catskills Community Revitilization Council	125 Main St., Suite A, Stamford, NY 12167	607-652-2823	
	Clearpoint Credit Counseling Solutions	2 Computer Drive West, Albany, NY 12205	1-800-750-2227	Formerly known as Consumer Credit Counseling Service of Central NY

Hamilton	Housing Assistance Program of Essex County (HAPEC)	103 Hand Ave., Elizabethtown, NY 12932	518-873-6888	НОРР
	Clearpoint Credit Counseling Solutions	289 Genesee St., Utica, NY 13501	1-800-750-2227	
	Homefront Development Corp.	568 Lower Allen St., Hudson Falls, NY 12839	518-747-8250	
Herkimer	UNHS NeighborWorks Homeownership Center	1611 Genesee Street, Utica, NY 13501	315-724-4197	НОРР
	Clearpoint Credit Counseling Solutions	289 Genesee St., Utica, NY 13501	1-800-750-2227	
Jefferson	Home Headquarters, Inc.	990 James St., Suite 1, Syracuse NY 13203	315-474-1939	HOPP Spanish speaking staff available
	Clearpoint Credit Counseling Solutions	215 Washington St. Suite 005, Watertown, NY 13601	1-800-750-2227	
Kings	Cypress Hills Local Dev. Corp.	625 Jamaica Avenue, Brooklyn, NY 11208	718-647-2800	HOPP Spanish speaking staff available
	Pratt Area Community Council	1000 Dean St., Brooklyn, NY 11238	718-522-2613	НОРР
	Grow Brooklyn, Inc.	1474 Myrtle Ave., Brooklyn, NY 11237	718-418-8232	HOPP Spanish and Bengali speaking staff available
	Bridge Street Dev. Corp.	460 Nostrand Ave., Brooklyn, NY 11216	718-636-7596	HOPP Spanish Speaking staff available
	MHANY Management, Inc.	1 Metro Tech Center North 11th Floor, Brooklyn, NY 11201	718-246-8080	HOPP Spanish speaking staff available
	Neighbors Helping Neighbors (NHN)	621 Degraw St., Brooklyn, NY 11217	718-237-2017	HOPP Spanish speaking staff available
	Brooklyn Housing and Family Services, Inc.	415 Albemarle Rd., Brooklyn, NY 11218	718-435-7585	HOPP Spanish and French Creole speaking staff available
	Parodneck Foundation	121 6th Ave., Suite 501 New York, NY 10013	212-431-9700	HOPP Spanish speaking staff available
	Neighborhood Housing Services of Bedford- Stuyvesant	1012 Gates Ave., 2nd Floor, Brooklyn, NY 11221	718-919-2100	НОРР
	CAMBA	1720 Church Ave., 2nd	718-287-0010	НОРР

		Floor, Brooklyn, NY 11226		
	Neighborhood Housing Services- East Flatbush	2806 Church Ave., Brooklyn, NY 11226	718-469-4679	HOPP Spanish speaking staff available
	Greater Sheepshead Bay Dev. Corp.	2105 East 22nd St., Brooklyn, NY 11229	718-332-0520	
	Southern Brooklyn Community Organization	4006 18th Ave., Brooklyn, NY 11218	718-435-1300	
	Brooklyn Neighborhood Improvement Association	1482 Saint James Pl., Suite 1C, Brooklyn, NY 11213	718-773-4116	
	Council of Jewish Organizations of Flatbush, Inc.	1523 Avenue M, Brooklyn, NY 11230	718-377-2900 ext 7625	Arabic, Russian and Spanish speaking staff available
	Money Management International, Inc.	26 Court St., Suite 2610, Brooklyn, NY 11242	1-866-232-9080	Spanish speaking staff available
	GreenPath Debt Solutions	175 Remsen St., Suite 1102, Brooklyn, NY 11201	866-285-4033	
	NY Commission of Human Rights- Brooklyn	275 Livingston St., Brooklyn, NY 11217	718-722-3130	Spanish speaking staff available
Lewis	Home Headquarters, Inc.	990 James St., Suite 1, Syracuse NY 13203	315-474-1939	НОРР
	Clearpoint Credit Counseling Solutions	215 Washington St. Suite 005, Watertown, NY 13601	1-800-750-2227	
Livingston	Consumer Credit Counseling Services of Rochester, Inc.	1000 University Ave., Suite 900 Rochester, NY 14607	1-888-724-2227	НОРР
	The Housing Council	75 College Ave., 4th Floor, Rochester, NY 14607	585-546-3700	НОРР
Madison	Home Headquarters, Inc.	990 James St., Suite 1, Syracuse NY 13203	315-474-1939	HOPP Spanish speaking staff available
	UNHS NeighborWorks Homeownership Center	1611 Genesee Street, Utica, NY 13501	315-724-4197	НОРР
	Community Action Program for Madison County	3 East Main St., Morrisville, NY 13408	315-684-3144	ASL trained staff available
	Clearpoint Credit Counseling Solutions	289 Genesee St., Utica, NY 13501	1-800-750-2227	
Monroe	Consumer Credit Counseling Services of Rochester, Inc.	1000 University Ave., Suite 900 Rochester, NY 14607	1-888-724-2227	НОРР
	Marketview Heights Association	308 North Street, Rochester, NY 14605	585-423-1540	НОРР

	The Housing Council	75 College Ave., 4th Floor, Rochester, NY 14607	585-546-3700	НОРР
	Urban League of Rochester	265 North Clinton Ave., Rochester, NY	585-325-6530	
Montgomery	Better Neighborhoods, Inc.	986 Albany St., Schenectady, NY 12307	518-372-6469	HOPP Spanish speaking staff available
	UNHS NeighborWorks Homeownership Center	1611 Genesee Street, Utica, NY 13501	315-724-4197	НОРР
Nassau	American Debt Resources, Inc.	248C Larkfield Road, East Northport, NY 11731	1-800-498-0766	HOPP Spanish speaking staff available
	Community Development Corporation of Long Island	333 No Main St., Freeport, NY 11520	631-471-1215 x158	HOPP Spanish speaking staff available
	Hispanic Brotherhood of Rockville Centre, Inc.	59 Clinton Ave., Rockville Centre, NY 11570	516-766-6610	HOPP Spanish speaking staff available
	La Fuerza Unida, Inc.	1 School St., Suite 302, Glen Cove, NY 11542	516-759-0788	HOPP Spanish speaking staff available
	LIFE, Inc.	112 Spruce St., Cedarhurst, NY 11516	516-374-4564	HOPP Spanish speaking staff available
	Long Island Housing Partnership, Inc.	180 Oser Ave., Hauppaugue, NY 11788	631-435-4710	HOPP Spanish speaking staff available
	Long Island Housing Services, Inc.	640 Johnson Ave., Suite 8, Bohemia, NY 11716	631-567-5111 x383	HOPP Spanish speaking staff available
	Rockaway Development and Revitilization Corp	1920 Mott Ave. Rm #2, Far Rockaway, NY 11691	718-327-5300	HOPP funded in NYC Serves Western Nassau
	СННАЧА	37-43 77th St., Jackson Heights, NY 11372	718-478-3848	HOPP funded in NYC Southeast Asian speaking Counselors on staff
	GreenPath Debt Solutions	300 Garden City Plaza, Suite 220 Garden City, NY 11530	888-776-6738	НОРР
	Debt Counseling Corp.	3033 Express Dr. N, Hauppauge, NY 11749	1-888-354-6332 ext. 316	HOPP Spanish speaking staff available
	Safeguard Credit Counseling, Inc.	67 Salonga Rd. Northport, NY 11768	1-800-673-6933	HOPP Spanish speaking staff

				available
New York	MHANY Management, Inc.	1 Metro Tech Center North 11th Floor, Brooklyn, NY 11201	718-246-8080	HOPP Spanish speaking staff available
	Grow Brooklyn, Inc.	1474 Myrtle Ave., Brooklyn, NY 11237	718-418-8232	HOPP Spanish and Bengali speaking staff available
	Parodneck Foundation	121 6th Ave., Suite 501 New York, NY 10013	212-431-9700	HOPP Spanish speaking staff available
	AAFE Community Development Fund, Inc.	111 Division St., New York, NY 10002	212-964-2288	Chinese and Korean speaking staff available
	Abyssinian Development Corp.	2283 7th Avenue, New York, NY 10030	646-442-6545	
	Neighborhood Housing Services of NYC	307 West 36th St., 12th floor, New York, NY 10018	212-519-2500	Spanish and Creole speaking staff available
	Harlem Congregations for Community Development	2854 Frederick Douglass Blvd., New York, NY 10039	212-281-4887 ext. 206 or 231	Spanish speaking staff available
	West Harlem Group Assistance, Inc.	1652 Amsterdam Ave. New York, NY 10031	212-862-1399	
	GreenPath Debt Solutions	One Penn Plaza, Suite 2108, New York, NY 10119	866-285-4059	
Niagara	Belmont Housing Resources	1195 Main St., Buffalo, NY 14209	716-884-7791	НОРР
	West Side & Black Rock Riverside NHS, Inc.	203 Military Rd., Buffalo, NY 14207	Tuesdays and Wednesdays at (716) 885-2344, Thursdays and Fridays at (716) 877-3910	НОРР
	Neighborhood Housing Services of South Buffalo	1937 South Park Ave., Buffalo, NY 14220	716-823-3630	
Oneida	UNHS NeighborWorks Homeownership Center	1611 Genesee Street, Utica, NY 13501	315-724-4197	НОРР
	Clearpoint Credit Counseling Solutions	5794 Widewaters Parkway, Syracuse, NY 13214	1-800-750-2227	
	Northeast Hawley Development Corp.	101 Gertrude St., Syracuse, NY 13202	315-425-1032	
Onondaga	Home Headquarters, Inc.	990 James St., Suite 1, Syracuse NY 13203	315-474-1939	HOPP Spanish speaking staff available
	Clearpoint Credit	5794 Widewaters Parkway,	1-800-750-2227	

	Counseling Solutions	Syracuse, NY 13214		
	Cooperative Federal Credit Union	800 N. Salina St., Syracuse, NY 13208	315-476-5290	Service for credit union members only
Ontario	Consumer Credit Counseling Services of Rochester, Inc.	1000 University Ave., Suite 900 Rochester, NY 14607	1-888-724-2227	НОРР
	Community Action in Self Help	48 Water St., Lyons, NY 14489	315-946-6992	НОРР
	Keuka Housing Council	160 Main St. Penn Yan, NY 14527	315-536-8707	НОРР
Orange	Hudson River Housing	291 Mill St Poughkeepsie, NY 12601	845-454-9288	НОРР
	Orange County Rural Development Advisory Corp.	59b Boniface Drive, Pine Bush, NY 12566	845-713-4568	НОРР
Orleans	Belmont Housing Resources	1195 Main St., Buffalo, NY 14209	716-884-7791	НОРР
	The Housing Council	75 College Ave., 4th Floor, Rochester, NY 14607	585-546-3700	НОРР
	Consumer Credit Counseling Service of Rochester, Inc.	1000 University Ave., Suite 900 Rochester, NY 14607	1-888-724-2227	НОРР
Oswego	Fulton Community Development Agency	125 West Broadway, Fulton, NY 13069	315-593-7166	НОРР
	Oswego Housing Development Council, Inc.	2971 County Rte. 26, Parish, NY 13131	315-625-4520	
	Clearpoint Credit Counseling Solutions	5794 Widewaters Parkway, Syracuse, NY 13214	1-800-750-2227	
Otsego	UNHS NeighborWorks Homeownership Center	1611 Genesee Street, Utica, NY 13501	315-724-4197	НОРР
	Clearpoint Creidt Counseling Solutions	The Metro Center, 49 Court St., Binghamton, NY 13901	1-800-750-2227	
Putnam	Housing Action Council	55 South Broadway, Tarrytown, NY 10591	914-332-4144	НОРР
	Putnam County Housing Corp.	11 Seminary Hill Rd., Carmel, NY 10512	845-225-8493	НОРР
Queens	Neighborhood Housing Services of Northern Queens	60-20 Woodside Ave., Flushing, NY 11377	718-457-1017	HOPP Spanish and French Creole speaking staff available

	Neighborhood Housing Services- Jamaica	89-70 162nd St., Jamaica, NY 11432	718-291-7400	HOPP Spanish speaking staff available
	СННАЧА	37-43 77th St., Jackson Heights, NY 11372	718-478-3848	HOPP Southeast Asian speaking Counselors on staff
	Rockaway Development and Revitilization Corp	1920 Mott Ave., Second Floor, Far Rockaway, NY 11691	718-327-5300	НОРР
	Parodneck Foundation	121 6th Ave., Suite 501 New York, NY 10013	212-431-9700	HOPP Spanish speaking staff available
	MHANY Management, Inc.	1 Metro Tech Center North 11th Floor, Brooklyn, NY 11201	718-246-8080	HOPP Spanish speaking staff available
	Brooklyn Housing and Family Services, Inc.	415 Albemarle Rd., Brooklyn, NY 11218	718-435-7585	HOPP Spanish and French Creole speaking staff available
	NY Commission of Human Rights- Queens	153-01 Jamaica Ave. Jamaica, NY 11432	718-657-2465	Spanish speaking staff available
	GreenPath Debt Solutions	80-02 Kew Gardens Road, Suite 710 Kew Gardens, NY 11415-3607	866-285-4036	
	Margert Community Corporation	325 Beach 37th Street Far Rockaway, NY 11691	718-471-3724	
	Queens Community House	108-25 62nd Drive, Forest Hills, NY 11375	718-592-5757	
Rensselaer	Troy Rehabilitation and Improvement Program (TRIP)	415 River St., Troy, NY 12180	518-690-0020	НОРР
	United Tenants of Albany	33 Clinton Ave., Albany, NY 12207	518-436-8997	HOPP For tenants whose buildings are in process of being foreclosed or whose building has been foreclosed
	Albany County Rural Housing Alliance	24 Martin Road, Voorheesville, NY 12186	518-765-2425	НОРР
	Affordable Housing Partnership	255 Orange St., Albany, NY 12210	518-434-1730	НОРР
	Clearpoint Credit Counseling Solutions	2 Computer Drive West, Albany, NY 12205	1-800-750-2227	Formerly known as Consumer Credit Counseling Service of Central NY

Richmond	Northfield Community Local Dev. Corp. of Staten Island	160 Heberton Ave. Staten Island, NY 10302	718-442-7351	НОРР
	MHANY Management, Inc.	1 Metro Tech Center North 11th Floor, Brooklyn, NY 11201	718-246-8080	HOPP Spanish speaking staff available
	Parodneck Foundation	121 6th Ave., Suite 501 New York, NY 10013	212-431-9700	HOPP Spanish speaking staff available
	Neighborhood Housing Services, Staten Island	770 Castleton Ave., Staten Island, NY 10310	718-442-8080	HOPP Spanish speaking staff available
	NYC Commission on Human Rights- Staten Island	60 Bay St. 7th Floor, Staten Island, NY 10301	718-390-8506	Spanish speaking staff available
Rockland	Housing Action Council	55 South Broadway, Tarrytown, NY 10591	914-332-4144	НОРР
	Rockland Housing Action Coalition	120-126 North Main St., Annex-First Floor, New City, NY 10956	845-708-5799	HOPP Spanish, Creole, Hebrew, and ASL speaking staff available
Saratoga	Albany County Rural Housing Alliance	24 Martin Road, Voorheesville, NY 12186	518-765-2425	НОРР
	Affordable Housing Partnership	255 Orange St., Albany, NY 12210	518-434-1730	НОРР
	Troy Rehabilitation and Improvement Program (TRIP)	415 River St., Troy, NY 12180	518-690-0020	HOPP Serving residents of Southern Saratoga County
	Better Neighborhoods, Inc.	986 Albany St., Schenectady, NY 12307	518-372-6469	HOPP Spanish speaking staff available
	Clearpoint Credit Counseling Solutions	2 Computer Drive West, Albany, NY 12205	1-800-750-2227	Formerly known as Consumer Credit Counseling Service of Central NY
	Homefront Development Corp.	568 Lower Allen St., Hudson Falls, NY 12839	518-747-8250	Serving residents of Northern Saratoga County
Schenectady	Better Neighborhoods, Inc.	986 Albany St., Schenectady, NY 12307	518-372-6469	HOPP Spanish speaking staff available
	Affordable Housing Partnership	255 Orange St., Albany, NY 12210	518-434-1730	НОРР
	Albany County Rural	24 Martin Road,	518-765-2425	НОРР

	Housing Alliance	Voorheesville, NY 12186		
	Schenectady Community Action Program (SCAP)	913 Albany St., Schenectady, NY 12307	518-374-9181	For tenants whose buildings are in process of being foreclosed or whose building has been foreclosed
	Clearpoint Credit Counseling Solutions	2 Computer Drive West, Albany, NY 12205	1-800-750-2227	Formerly known as Consumer Credit Counseling Service of Central NY
Schoharie	Albany County Rural Housing Alliance	24 Martin Road, Voorheesville, NY 12186	518-765-2425	НОРР
	Western Catskills Community RevitilizationCouncil	125 Main St., Suite A, Stamford, NY 12167	607-652-2823	
	Clearpoint Credit Counseling Solutions	2 Computer Drive West, Albany, NY 12205	1-800-750-2227	Formerly known as Consumer Credit Counseling Service of Central NY
Schuyler	Arbor Housing and Development	26 Bridge St., Corning, NY 14830	607-654-7487	НОРР
	Catholic Charities of Chemung	215 East Church St., Suite 101, Elmira, NY 14901	607-734-9784	НОРР
Seneca	The Housing Council	75 College Ave., 4th Floor, Rochester, NY 14607	585-546-3700	НОРР
	Community Action in Self Help	48 Water St., Lyons, NY 14489	315-946-6992	НОРР
St. Lawrence	Housing Assistance Program of Essex County (HAPEC)	103 Hand Ave., Elizabethtown, NY 12932	518-873-6888	НОРР
	North Country Housing Council	19 Main St., Canton, NY 13617	315-386-8576	
	Clearpoint Credit Counseling Solutions	215 Washington St. Suite 005, Watertown, NY 13601	1-800-750-2227	
Steuben	Arbor Housing and Development	26 Bridge St., Corning, NY 14830	607-654-7487	НОРР
	Accord	84 Schuyler St., Belmont, NY 14813	585-268-7605	НОРР
	Catholic Charities of Chemung	215 East Church St., Suite 101, Elmira, NY 14901	607-734-9784	НОРР
Suffolk	American Debt Resources, Inc.	248C Larkfield Road, East Northport, NY 11731	1-800-498-0766	HOPP Spanish speaking staff available

	Community Development Corporation of Long Island	2100 Middle Country Rd., Suite 300, Centereach NY 11720	631-471-1215 ext. 158	HOPP Spanish speaking staff available
	Economic Opportunity Council of Suffolk, Inc.	320 Carleton Avenue Suite 7800 Central Islip NY 11722	631-647-3765 x 1204 or 1205	НОРР
	La Fuerza Unida, Inc.	1 School St., Suite 302, Glen Cove, NY 11542	516-759-0788	HOPP Spanish speaking staff available
	Long Island Housing Partnership, Inc.	180 Oser Ave., Hauppaugue, NY 11788	631-435-4710	HOPP Spanish speaking staff available
	Long Island Housing Services, Inc.	640 Johnson Ave., Suite 8, Bohemia, NY 11716	631-567-5111 x383	HOPP Spanish speaking staff available
	СННАЧА	37-43 77th St., Jackson Heights, NY 11372	718-478-3848	HOPP funded for NYC Southeast Asian speaking Counselors on staff
	Central Islip Civic Council	68 Wheeler Rd. Central Islip, NY 11722	631-348-0669	HOPP Spanish speaking staff available
	Debt Counseling Corp.	3033 Express Dr. N, Hauppauge, NY 11749	1-888-354-6332 ext. 316	HOPP Spanish speaking staff available
	Greenpath	1300 Veterans Memorial Highway, Suite 305, Hauppaugue NY 11788	888-776-6738	НОРР
	Safeguard Credit Counseling, Inc.	67 Salonga Rd. Northport, NY 11768	1-800-673-6933	HOPP Spanish speaking staff available
	Housing Help, Inc.	91-101 Broadway, Suite 6, Greenlawn NY 11740	631-754-0373	
	North Fork Housing Alliance	110 South St., Greenport, NY 11944	631-477-1070	
	Bellport, Hagerman, East Patchogue Alliance, Inc.	1492 Montauk Highway, Bellport, NY 11713	631-286-9236	
	Wyandanch Community Development	59 Cumberbach St. Wyandanch, NY 11798	631-253-0139 OR 631-643-4786	Only serves part of Western Suffolk
Sullivan	RUPCO	301 Fair St. Kingston, NY 12401	845-331-9860	HOPP Spanish speaking staff available
	Rural Sullivan Housing Corp.	6 Pelton St. Monticello, NY 12701	845-794-0348	

Tioga	Catholic Charities of Chemung	215 East Church St., Suite 101, Elmira, NY 14901	607-734-9784	НОРР
	Metro Interfaith Housing Council	21 New St., Binghamton, NY 13903	607-772-6766	НОРР
	Clearpoint Financial Solutions	The Metro Center, 49 Court St., Binghamton, NY 13901	877-412-2227	
Tompkins	Catholic Charities of Chemung	215 East Church St., Suite 101, Elmira, NY 14901	607-734-9784	НОРР
Ulster	RUPCO	301 Fair St. Kingston, NY 12401	845-331-9860	HOPP Spanish speaking staff available
Warren	Housing Assistance Program of Essex County (HAPEC)	103 Hand Ave., Elizabethtown, NY 12932	518-873-6888	НОРР
	Albany County Rural Housing Alliance	24 Martin Road, Voorheesville, NY 12186	518-765-2425	НОРР
	Clearpoint Financial Solutions	2 Computer Drive West, Albany, NY 12205	1-877-412-2227	Formerly known as Consumer Credit Counseling Service of Central NY
	Homefront Development Corp.	568 Lower Allen St., Hudson Falls, NY 12839	518-747-8250	
Washington	Housing Assistance Program of Essex County (HAPEC)	103 Hand Ave., Elizabethtown, NY 12932	518-873-6888	НОРР
	Albany County Rural Housing Alliance	24 Martin Road, Voorheesville, NY 12186	518-765-2425	НОРР
	Homefront Development Corp.	568 Lower Allen St., Hudson Falls, NY 12839	518-747-8250	
Wayne	Community Action in Self Help	48 Water St., Lyons, NY 14489	315-946-6992	НОРР
	Keuka Housing Council	160 Main St. Penn Yan, NY 14527	315-536-8707	НОРР
	Consumer Credit Counseling Service of Rochester, Inc.	50 Chestnut Plaza, Rochester, NY 14604	1-888-724-2227	НОРР
Westchester	Community Housing Innovations, Inc.	75 South Broadway, Ste 340 White Plains, NY 10601	914-683-1010	НОРР
	Housing Action Council	55 South Broadway, Tarrytown, NY 10591	914-332-4144	НОРР
	Human Development Services of Westchester, Inc.	28 Adee St. Port Chester, NY 10573	914-939-2005	HOPP Spanish speaking counselors available

	Westchester Residential Opportunities	470 Mamaroneck Ave., Suite 410 White Plains, NY 10605	914-428-4507 OR 877-WRO-4YOU	HOPP Spanish and French speaking staff available
	Putnam County Housing Corp.	11 Seminary Hill Rd., Carmel, NY 10512	845-225-8493	
	Greenpath	One Barker Ave., Suite 420 White Plains, NY 10601	888-366-9140	
	Belmont Housing Resources	1195 Main St. Buffalo, NY 14209	716-884-7791	НОРР
Wyoming	Consumer Credit Counseling Services of Rochester, Inc.	50 Chestnut Plaza, Rochester, NY 14604	1-888-724-2227	НОРР
	ACCORD	84 Schuyler St., Belmont, NY 14813	585-268-7605	НОРР
	The Housing Council	75 College Ave., 4th Floor, Rochester, NY 14607	585-546-3700	НОРР
	Community Action in Self Help	48 Water St., Lyons, NY 14489	315-946-6992	НОРР
Yates	Keuka Housing Council	160 Main St. Penn Yan, NY 14527	315-536-8707	НОРР



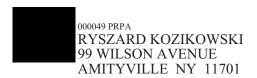
Rushmore Loan Management Services LLC PO Box 111209 Nashville, TN 37222 (For Return Mail Only)



9214 8901 1558 2644 4000 1260 75

FIRST CLASS US POSTAGE AND FEES PAID NEWCOURSE

April 25, 2018







RYSZARD KOZIKOWSKI CZESLAW CHELSTOWSKI ANNA CHELSTOWSKA 99 WILSON AVENUE AMITYVILLE, NY 11701

Date: April 25, 2018

RE: Loan Number:

Property Address: 99 WILSON AVENUE AMITYVILLE, NY 11701

Dear Mortgagor(s):

YOU MAY BE AT RISK OF FORECLOSURE. PLEASE READ THE FOLLOWING NOTICE CAREFULLY

As of April 25, 2018, your home loan is 814 days, and \$88,848.10 dollars in default.

Under New York state law, we are required to send you this notice to inform you that you are at risk of losing your home.

Attached to this notice is a list of government approved housing counseling agencies in your area which provide free counseling.

You can also call the NYS Office of the Attorney General's Homeowner Protection Program (HOPP) toll-free consumer hotline to be connected to free housing counseling services in your area at 1-855-HOME-456 (1-855-466-3456), or visit their website at http://www.aghomehelp.com/. A statewide listing by county is also available at: http://www.dfs.ny.gov/consumer/mortg_nys_np_counseling_agencies.htm Qualified free help is available; watch out for companies or people who charge a fee for these services.

Housing counselors from New York-based agencies listed on the website above are trained to help homeowners who are having problems making their mortgage payments and can help you find the best option for your situation. If you wish, you may contact the Loss Mitigation Department at 1-888-504-7300.

While we cannot assure that a mutually agreeable resolution is possible, we encourage you to take immediate steps to try to achieve a resolution. The longer you wait the fewer options you may have.

If you have not taken any actions to resolve this matter within 90 days from the date this notice was mailed, we may commence legal action against you (or sooner if you cease to live in the dwelling as your primary residence).

If you need further information, please call the New York State Department of Financial Services' toll-free helpline at 800-342-3736 or visit the Department's website at http://www.dfs.ny.gov.

IMPORTANT: You have the right to remain in your home until you receive a court order telling you to leave the property. If a foreclosure action is filed against you in court, you still have the right to remain in the home until court orders you to leave. You legally remain the owner of and are responsible for the property until the property is sold by you or by order of the court at the conclusion of any foreclosure proceedings. This notice is not an eviction notice, and a foreclosure action has not yet been commenced against you.

This matter is very important. Please give it your immediate attention.

Sincerely,

Rushmore Loan Management Services LLC

15480 Laguna Canyon Rd. #100 Irvine, CA 92618

PH: 1-888-504-7300 FAX: 949-341-2200

It is possible that after payment of the amounts detailed above, there may be other fees still due and owing, including but not limited to other fees, escrow advances or corporate advances that Rushmore paid on your behalf or advanced to your account.

(See disclosures on page 3)

Federal law requires us to advise you that Rushmore Loan Management Services LLC is a debt collector and that this is an attempt to collect a debt. Any information obtained may be used for that purpose. To the extent your obligation has been discharged or is subject to the automatic stay in a bankruptcy proceeding, this notice is for informational purposes only and does not constitute a demand for payment or an attempt to collect indebtedness as your personal obligation. If you are represented by an attorney, please provide us with the attorney's name, address and telephone number.

For New York Residents: Please be advised that Rushmore Loan Management Services LLC is registered with the Superintendent of Financial Services for the State of New York. Borrowers may file complaints about Rushmore Loan Management Services LLC with the New York State Department of Financial Services. Borrowers may also obtain further information from the New York State Department by calling the Department's Consumer Assistance Unit at 800-342-3736 or by visiting the Department's website at www.dfs.ny.gov.

Notice to Customers: Rushmore Loan Management Services LLC may report information about your mortgage account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Failure to cure the default on or before 07/24/2018 may result in acceleration of the sums secured by this Security Instrument, foreclosure by judicial proceeding and sale of the Property.

Partial payments received may be applied to any amounts outstanding, but any partial payments that are applied will not invalidate our right to commence foreclosure proceedings.

You have the right to reinstate after acceleration and the right to assert in the foreclosure proceeding the non-existence of a default or any other defense to acceleration and foreclosure.

DEBT COLLECTION

This communication is for the purpose of collecting a debt, and any information obtained from the trustor(s) will be used for that purpose. Rushmore is acting as a "debt collector" as that term is defined in the Federal Fair Debt Collection Practices Act. This notice is required by the provisions of the Fair Debt Collection Practices Act and does not imply that we are attempting to collect money from any one who has discharged the debt under the bankruptcy laws of the United States.

CREDIT REPORTING

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

BANKRUPTCY

If you have received a discharge of this debt through bankruptcy, you are not personally liable to us if you do not pay us the above amount. We can recover only the real property from you and you will not be obligated to pay us the difference between what we may get from the sale of the real property and the balance due on the loan. This notice is provided to inform you of what you must do to retain possession of your real property.

HUD STATEMENT

Pursuant to section 169 of the Housing and Community Development Act of 1987, you may have the opportunity to receive counseling from various local agencies regarding the retention of your home. You may obtain a list of the HUD approved housing counseling agencies by calling the HUD nationwide toll free telephone at 1-800-569-4287.

ADDITIONAL NOTICES

Rushmore Loan Management Services LLC is a Debt Collector, who is attempting to collect a debt. Any information obtained will be used for that purpose. However, if you are in Bankruptcy or received a Bankruptcy Discharge of this debt, this letter is being sent for informational purposes only, is not an attempt to collect a debt and does not constitute a notice of personal liability with respect to the debt.

Legal Rights and Protections Under the SCRA

Servicemembers on "active duty" or "active service," or a spouse or dependent of such a servicemember may be entitled to certain legal protections and debt relief pursuant to the Servicemembers Civil Relief Act (50 USC §§ 3901-4043) (SCRA).

Who May Be Entitled to Legal Protections Under the SCRA?

- Regular members of the U.S. Armed Forces (Army, Navy, Air Force Marine Corps and Coast Guard).
- Reserve and National Guard personnel who have been activated and are on Federal active duty
- National Guard personnel under a call or order to active duty for more than 30 consecutive days under section 502(f) of title 32, United States Code, for purposes of responding to a national emergency declared by the President and supported by Federal funds
- Active service members of the commissioned corps of the Public Health Service and the National Oceanic and Atmospheric Administration.
- Certain United States citizens serving with the armed forces of a nation with which the United States is allied in the prosecution of a war or military action.

What Legal Protections Are Servicemembers Entitled To Under the SCRA?

- The SCRA states that a debt incurred by a servicemember, or servicemember and spouse jointly, prior to entering military service shall not bear interest at a rate above 6 % during the period of military service and one year thereafter, in the case of an obligation or liability consisting of a mortgage, trust deed, or other security in the nature of a mortgage, or during the period of military service in the case of any other obligation or liability.
- The SCRA states that in a legal action to enforce a debt against real estate that is filed during, or within one year after the servicemember's military service, a court may stop the proceedings for a period of time, or adjust the debt. In addition, the sale, foreclosure, or seizure of real estate shall not be valid if it occurs during or within one year after the servicemember's military service unless the creditor has obtained a valid court order approving the sale, foreclosure, or seizure of the real estate.
- The SCRA contains many other protections besides those applicable to home loans.

How Does A Servicemember or Dependent Request Relief Under the SCRA?

- In order to request relief under the SCRA from loans with interest rates above 6% a servicemember or spouse must provide a written request to the lender, together with a copy of the servicemember's military orders. [Note: Lender should place its name, address, and contact information here.]
- There is no requirement under the SCRA, however, for a servicemember to provide a written notice or a copy of a servicemember's military orders to the lender in connection with a foreclosure or other debt enforcement action against real estate. Under these circumstances, lenders should inquire about the military status of a person by searching the Department of Defense's Defense Manpower Data Center's website, contacting the servicemember, and examining their files for indicia of military service. Although there is no requirement for servicemembers to alert the lender of their military status in these situations, it still is a good idea for the servicemember to do so.

How Does a Servicemember or Dependent Obtain Information About the SCRA?

- Servicemembers and dependents with questions about the SCRA should contact their unit's Judge Advocate, or their installation's Legal Assistance Officer. A military legal assistance office locator for all branches of the Armed Forces is available at http://legalassistance.law.af.mil/content/locator.php
- "Military OneSource" is the U. S. Department of Defense's information resource. If you are listed as entitled to legal protections under the SCRA (see above), please go to www.militaryonesource.mil/legal or call 1-800-342-9647 (toll free from the United States) to find out more information. Dialing instructions for areas outside the United States are provided on the website.

STATE SPECIFIC NOTICES

The following notice applies to California residents only:

The state Rosenthal Fair Debt Collection Practices Act and the federal Fair Debt Collection Practices Act require that, except under unusual circumstances, collectors may not contact you before 8:00 a.m. or after 9:00 p.m. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission at 1-877-FTC-HELP (382-4357) or www.ftc.gov.

The following notice applies to Colorado residents only:

Please note: A consumer has the right to request in writing that a debt collector or collection agency cease further communication with the consumer. A written request to cease communication will not prohibit the debt collector or collection agency from taking any other action authorized by law to collect the debt.

FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT, SEE www.coag.gov/car. Please be advised that you can reach the Colorado Foreclosure Hotline at I-877-601-HOPE (601-4673).

Local Rushmore Loan Management Services LLC Agent for Colorado Residents:

Irvin Borenstein
13111 E. Briarwood Ave. Ste #340
Centennial, CO 80112

The following notice applies to Massachusetts residents only:

Notice of IMPORTANT RIGHTS: You have the right to make a written or oral request that telephone calls regarding your debt not be made to you at your place of employment. Any such oral request will be valid for only ten (10) days unless you provide written confirmation of the request postmarked or delivered within seven (7) days of such request. You may terminate this request by writing to the creditor.

ADDITIONAL NOTICES

Rushmore Loan Management Services LLC is a Debt Collector, who is attempting to collect a debt. Any information obtained will be used for that purpose. However, if you are in Bankruptcy or received a Bankruptcy Discharge of this debt, this letter is being sent for informational purposes only, is not an attempt to collect a debt and does not constitute a notice of personal liability with respect to the debt.

If you are a confirmed Successor-in-Interest who has not assumed the mortgage loan obligation under State Law, this letter is being sent for information purposes only and does not constitute personal liability with respect to the debt.

All Other 030818

Approved housing counseling agencies located in New York by County

COUNTY	AGENCY	ADDRESS	CONTACT INFO	NOTES
Albany	Affordable Housing Partnership	255 Orange St., Albany, NY 12210	518-434-1730	HOPP Also serves surrounding areas
	Albany County Rural Housing Alliance	24 Martin Road, Voorheesville, NY 12186	518-765-2425	HOPP Also serves surrounding areas
	United Tenants of Albany	33 Clinton Ave., Albany, NY 12207	518-436-8997	HOPP For tenants whose buildings are in the process of foreclosure or have been foreclosed on
	Better Neighborhoods, Inc.	986 Albany St., Schenectady, NY 12307	518-372-6469	HOPP Spanish speaking staff available
	Clearpoint Credit Counseling Solutions	2 Computer Drive West, Albany, NY 12205	1-800-750-2227	Formerly known as Consumer Credit Counseling Service
	NYS Office For People With Developmental Disabilities (OPWDD)	44 Holland Ave. Albany, NY 12229	518-473-1973	Serving all NYS residents with developmental disabilities and their families
Allegany	ACCORD	84 Schuyler St., Belmont, NY 14813	585-268-7605	НОРР
	Neighborhood Housing Services of Buffalo	1937 South Park Ave. Buffalo, NY 14220	716-823-3630	Also serving surrounding counties
Bronx	Neighborhood Housing Services- South Bronx	848 Concourse Village West, Bronx, NY 10451	718-992-5979	HOPP Spanish speaking staff available
	Neighborhood Housing Services- North Bronx	1451 East Gun Hill Rd., Bronx, NY 10469	718-881-1180	HOPP Spanish speaking staff available
	Parodneck Foundation	121 6th Ave., Suite 501 New York, NY 10013	212-431-9700 ext 391	HOPP Spanish speaking staff available
	MHANY Management, Inc.	1 Metro Tech Center North 11th Floor, Brooklyn, NY 11201	718-246-8080 ext 203	HOPP Spanish speaking staff available
	Brooklyn Housing and Family Services, Inc.	415 Albemarle Rd., Brooklyn, NY 11218	718-435-7585	HOPP Spanish and French

				Creole speaking staff available
	Grow Brooklyn, Inc.	1474 Myrtle Ave., Brooklyn, NY 11237	718-418-8232 ext. 206	HOPP Spanish and Bengali speaking staff available
	NYC Commission on Human Rights	1932 Arthur Avenue, Room 203A, Bronx, NY 10457	718-579-6728 OR 718-579-6900	Spanish speaking staff available
Broome	Metro Interfaith Housing Council	21 New St., Binghamton, NY 13903	607-772-6766	НОРР
	Clearpoint Credit Counseling Solutions	The Metro Center, 49 Court St., Binghamton, NY 13901	1-800-750-2227	
Cattaraugus	Chautauqua Opportunities, Inc.	402 Chandler St., Jamestown, NY 14701	716-661-9430	НОРР
	ACCORD	84 Schuyler St., Belmont, NY 14813	585-268-7605	НОРР
	Neighborhood Housing Services of South Buffalo	1937 South Park Ave., Buffalo, NY 14220	716-823-3630	
Cayuga	Home Headquarters, Inc.	990 James St., Suite 1, Syracuse NY 13203	315-474-1939	HOPP Spanish speaking staff available
	Clearpoint Financial Solutions	5794 Widewaters Parkway, Syracuse, NY 13214	1-877-412-2227	Formerly known as Consumer Credit Counseling Service of Central NY
Chautauqua	Chautauqua Opportunities, Inc.	402 Chandler St., Jamestown, NY 14701	716-661-9430	НОРР
	Chautauqua Home Rehabilitation and Improvement Corp. (CHRIC)	2 Academy St., Mayville, NY 14757	716-753-4650	Spanish speaking staff available
	Neighborhood Housing Services of South Buffalo	1937 South Park Ave., Buffalo, NY 14220	716-823-3630	
Chemung	Arbor Housing and Development	26 Bridge St., Corning, NY 14830	607-654-7487	НОРР
	Catholic Charities of Chemung	215 East Church St., Suite 101, Elmira, NY 14901	607-734-9784	НОРР
Chenango	Metro Interfaith Housing Council	21 New St., Binghamton, NY 13903	607-772-2766	НОРР
	Clearpoint Credit Counseling Solutions	The Metro Center, 49 Court St., Binghamton, NY 13901	1-800-750-2227	
Clinton	Friends of the North Country	1 Mill St., Keeseville, NY 12944	518-834-9606	НОРР

	Housing Assistance Program of Essex County (HAPEC)	103 Hand Ave., Elizabethtown, NY 12932	518-873-6888	НОРР
Columbia	Housing Resources of Columbia County, Inc.	252 Columbia St., Hudson, NY 12534	518-822-0707	НОРР
Cortland	Home Headquarters, Inc.	990 James St., Suite 1, Syracuse NY 13203	315-474-1939	HOPP Spanish speaking staff available
	Cortland Housing Assistance Council, Inc.	36 Taylor St. Cortland, NY 13045	607-753-8271	
	Clearpoint Credit Counseling Solutions	The Metro Center, 49 Court St., Binghamton, NY 13901	1-800-750-2227	
	Western Catskills Community Revitilization Council	125 Main St., Suite A, Stamford, NY 12167	607-652-2823	НОРР
Delaware	RUPCO	301 Fair St. Kingston, NY 12401	845-331-9860	HOPP Spanish speaking staff available
	Delaware Opportunities, Inc.	35430 State Hgwy. 10 Hamden, NY 13782	607-746-1650	
	Clearpoint Credit Counseling Solutions	The Metro Center, 49 Court St., Binghamton, NY 13901	1-800-750-2227	
Dutchess	Hudson River Housing	291 Mill St Poughkeepsie, NY 12601	845-454-9288	НОРР
	Putnam County Housing Corp.	11 Seminary Hill Rd., Carmel, NY 10512	845-225-8493	
Erie	Belmont Housing Resources	1195 Main St. Buffalo, NY 14209	716-884-7791	НОРР
	West Side & Black Rock Riverside NHS, Inc.	359 Connecticut St., Buffalo, NY 14213	Tuesdays and Wednesdays at (716) 885-2344, Thursdays and Fridays at (716) 877-3910	НОРР
	Buffalo Urban League	15 Genesee Street Buffalo, NY 14203	(716) 250-2400	НОРР
	Chautauqua Opportunities, Inc.	402 Chandler St., Jamestown, NY 14701	716-661-9430	НОРР
	Consumer Credit Counseling Services of Buffalo, Inc.	40 Gardenville Parkway, Suite 300, West Seneca, NY 14224	1-800-926-9685 or 716-712-2060	НОРР
	Neighborhood Assistance Corp. of America	135 Delaware Ave Ste 102 Buffalo, New York 14202- 2410	716-834-6222	
	Neighborhood Housing	1937 South Park Ave.,	716-823-3630	

	Services of South Buffalo	Buffalo, NY 14220		
Essex	Friends of the North Country	1 Mill St., Keeseville, NY 12944	518-834-9606	НОРР
	Housing Assistance Program of Essex County (HAPEC)	103 Hand Ave., Elizabethtown, NY 12932	518-873-6888	НОРР
	Homefront Development Corp.	568 Lower Allen St., Hudson Falls, NY 12839	518-747-8250	
Franklin	Friends of the North Country	1 Mill St., Keeseville, NY 12944	518-834-9606	НОРР
	Housing Assistance Program of Essex County (HAPEC)	103 Hand Ave., Elizabethtown, NY 12932	518-873-6888	НОРР
	Franklin County Community Housing Council Inc.	337 West Main St. Malone, NY 12953	(518) 483-5934	НОРР
	Clearpoint Credit Counseling Solutions	215 Washington St. Suite 005, Watertown, NY 13601	1-800-750-2227	
Fulton	Better Neighborhoods, Inc.	986 Albany St., Schenectady, NY 12307	518-372-6469	НОРР
	UNHS NeighborWorks Homeownership Center	1611 Genesee Street, Utica, NY 13501	315-724-4197	НОРР
Genesee	The Housing Council	75 College Ave., 4th Floor, Rochester, NY 14607	585-546-3700 ext. 3015	НОРР
	Consumer Credit Counseling Services of Rochester, Inc.	1000 University Ave., Suite 900 Rochester, NY 14607	1-888-724-2227	НОРР
	Belmont Housing Resources	1195 Main St., Buffalo, NY 14209	716-884-7791	НОРР
	Consumer Credit Counseling Services of Buffalo, Inc.	40 Gardenville Parkway, Suite 300, West Seneca, NY 14224	1-800-926-9685 or 716-712-2060	
Greene	Albany County Rural Housing Alliance	24 Martin Road, Voorheesville, NY 12186	518-765-2425	НОРР
	RUPCO	301 Fair St. Kingston, NY 12401	845-331-9860	HOPP Spanish speaking staff available
	Western Catskills Community Revitilization Council	125 Main St., Suite A, Stamford, NY 12167	607-652-2823	
	Clearpoint Credit Counseling Solutions	2 Computer Drive West, Albany, NY 12205	1-800-750-2227	Formerly known as Consumer Credit Counseling Service of Central NY

Hamilton	Housing Assistance Program of Essex County (HAPEC)	103 Hand Ave., Elizabethtown, NY 12932	518-873-6888	НОРР
	Clearpoint Credit Counseling Solutions	289 Genesee St., Utica, NY 13501	1-800-750-2227	
	Homefront Development Corp.	568 Lower Allen St., Hudson Falls, NY 12839	518-747-8250	
Herkimer	UNHS NeighborWorks Homeownership Center	1611 Genesee Street, Utica, NY 13501	315-724-4197	НОРР
	Clearpoint Credit Counseling Solutions	289 Genesee St., Utica, NY 13501	1-800-750-2227	
Jefferson	Home Headquarters, Inc.	990 James St., Suite 1, Syracuse NY 13203	315-474-1939	HOPP Spanish speaking staff available
	Clearpoint Credit Counseling Solutions	215 Washington St. Suite 005, Watertown, NY 13601	1-800-750-2227	
Kings	Cypress Hills Local Dev. Corp.	625 Jamaica Avenue, Brooklyn, NY 11208	718-647-2800	HOPP Spanish speaking staff available
	Pratt Area Community Council	1000 Dean St., Brooklyn, NY 11238	718-522-2613	НОРР
	Grow Brooklyn, Inc.	1474 Myrtle Ave., Brooklyn, NY 11237	718-418-8232	HOPP Spanish and Bengali speaking staff available
	Bridge Street Dev. Corp.	460 Nostrand Ave., Brooklyn, NY 11216	718-636-7596	HOPP Spanish Speaking staff available
	MHANY Management, Inc.	1 Metro Tech Center North 11th Floor, Brooklyn, NY 11201	718-246-8080	HOPP Spanish speaking staff available
	Neighbors Helping Neighbors (NHN)	621 Degraw St., Brooklyn, NY 11217	718-237-2017	HOPP Spanish speaking staff available
	Brooklyn Housing and Family Services, Inc.	415 Albemarle Rd., Brooklyn, NY 11218	718-435-7585	HOPP Spanish and French Creole speaking staff available
	Parodneck Foundation	121 6th Ave., Suite 501 New York, NY 10013	212-431-9700	HOPP Spanish speaking staff available
	Neighborhood Housing Services of Bedford- Stuyvesant	1012 Gates Ave., 2nd Floor, Brooklyn, NY 11221	718-919-2100	НОРР
	CAMBA	1720 Church Ave., 2nd	718-287-0010	НОРР

		Floor, Brooklyn, NY 11226		
	Neighborhood Housing Services- East Flatbush	2806 Church Ave., Brooklyn, NY 11226	718-469-4679	HOPP Spanish speaking staf available
	Greater Sheepshead Bay Dev. Corp.	2105 East 22nd St., Brooklyn, NY 11229	718-332-0520	
	Southern Brooklyn Community Organization	4006 18th Ave., Brooklyn, NY 11218	718-435-1300	
	Brooklyn Neighborhood Improvement Association	1482 Saint James Pl., Suite 1C, Brooklyn, NY 11213	718-773-4116	
	Council of Jewish Organizations of Flatbush, Inc.	1523 Avenue M, Brooklyn, NY 11230	718-377-2900 ext 7625	Arabic, Russian and Spanish speaking staf available
	Money Management International, Inc.	26 Court St., Suite 2610, Brooklyn, NY 11242	1-866-232-9080	Spanish speaking staf available
	GreenPath Debt Solutions	175 Remsen St., Suite 1102, Brooklyn, NY 11201	866-285-4033	
	NY Commission of Human Rights- Brooklyn	275 Livingston St., Brooklyn, NY 11217	718-722-3130	Spanish speaking staf available
Lewis	Home Headquarters, Inc.	990 James St., Suite 1, Syracuse NY 13203	315-474-1939	НОРР
	Clearpoint Credit Counseling Solutions	215 Washington St. Suite 005, Watertown, NY 13601	1-800-750-2227	
Livingston	Consumer Credit Counseling Services of Rochester, Inc.	1000 University Ave., Suite 900 Rochester, NY 14607	1-888-724-2227	НОРР
	The Housing Council	75 College Ave., 4th Floor, Rochester, NY 14607	585-546-3700	НОРР
Madison	Home Headquarters, Inc.	990 James St., Suite 1, Syracuse NY 13203	315-474-1939	HOPP Spanish speaking staf available
	UNHS NeighborWorks Homeownership Center	1611 Genesee Street, Utica, NY 13501	315-724-4197	НОРР
	Community Action Program for Madison County	3 East Main St., Morrisville, NY 13408	315-684-3144	ASL trained staff available
	Clearpoint Credit Counseling Solutions	289 Genesee St., Utica, NY 13501	1-800-750-2227	
Monroe	Consumer Credit Counseling Services of Rochester, Inc.	1000 University Ave., Suite 900 Rochester, NY 14607	1-888-724-2227	НОРР
	Marketview Heights Association	308 North Street, Rochester, NY 14605	585-423-1540	НОРР

	The Housing Council	75 College Ave., 4th Floor, Rochester, NY 14607	585-546-3700	НОРР
	Urban League of Rochester	265 North Clinton Ave., Rochester, NY	585-325-6530	
Montgomery	Better Neighborhoods, Inc.	986 Albany St., Schenectady, NY 12307	518-372-6469	HOPP Spanish speaking staff available
	UNHS NeighborWorks Homeownership Center	1611 Genesee Street, Utica, NY 13501	315-724-4197	НОРР
Nassau	American Debt Resources, Inc.	248C Larkfield Road, East Northport, NY 11731	1-800-498-0766	HOPP Spanish speaking staff available
	Community Development Corporation of Long Island	333 No Main St., Freeport, NY 11520	631-471-1215 x158	HOPP Spanish speaking staff available
	Hispanic Brotherhood of Rockville Centre, Inc.	59 Clinton Ave., Rockville Centre, NY 11570	516-766-6610	HOPP Spanish speaking staff available
	La Fuerza Unida, Inc.	1 School St., Suite 302, Glen Cove, NY 11542	516-759-0788	HOPP Spanish speaking staff available
	LIFE, Inc.	112 Spruce St., Cedarhurst, NY 11516	516-374-4564	HOPP Spanish speaking staff available
	Long Island Housing Partnership, Inc.	180 Oser Ave., Hauppaugue, NY 11788	631-435-4710	HOPP Spanish speaking staff available
	Long Island Housing Services, Inc.	640 Johnson Ave., Suite 8, Bohemia, NY 11716	631-567-5111 x383	HOPP Spanish speaking staff available
	Rockaway Development and Revitilization Corp	1920 Mott Ave. Rm #2, Far Rockaway, NY 11691	718-327-5300	HOPP funded in NYC Serves Western Nassau
	СННАҮА	37-43 77th St., Jackson Heights, NY 11372	718-478-3848	HOPP funded in NYC Southeast Asian speaking Counselors on staff
	GreenPath Debt Solutions	300 Garden City Plaza, Suite 220 Garden City, NY 11530	888-776-6738	НОРР
	Debt Counseling Corp.	3033 Express Dr. N, Hauppauge, NY 11749	1-888-354-6332 ext. 316	HOPP Spanish speaking staff available
	Safeguard Credit Counseling, Inc.	67 Salonga Rd. Northport, NY 11768	1-800-673-6933	HOPP Spanish speaking staff

				available
New York	MHANY Management, Inc.	1 Metro Tech Center North 11th Floor, Brooklyn, NY 11201	718-246-8080	HOPP Spanish speaking staff available
	Grow Brooklyn, Inc.	1474 Myrtle Ave., Brooklyn, NY 11237	718-418-8232	HOPP Spanish and Bengali speaking staff available
	Parodneck Foundation	121 6th Ave., Suite 501 New York, NY 10013	212-431-9700	HOPP Spanish speaking staff available
	AAFE Community Development Fund, Inc.	111 Division St., New York, NY 10002	212-964-2288	Chinese and Korean speaking staff available
	Abyssinian Development Corp.	2283 7th Avenue, New York, NY 10030	646-442-6545	
	Neighborhood Housing Services of NYC	307 West 36th St., 12th floor, New York, NY 10018	212-519-2500	Spanish and Creole speaking staff available
	Harlem Congregations for Community Development	2854 Frederick Douglass Blvd., New York, NY 10039	212-281-4887 ext. 206 or 231	Spanish speaking staff available
	West Harlem Group Assistance, Inc.	1652 Amsterdam Ave. New York, NY 10031	212-862-1399	
	GreenPath Debt Solutions	One Penn Plaza, Suite 2108, New York, NY 10119	866-285-4059	
Niagara	Belmont Housing Resources	1195 Main St., Buffalo, NY 14209	716-884-7791	НОРР
	West Side & Black Rock Riverside NHS, Inc.	203 Military Rd., Buffalo, NY 14207	Tuesdays and Wednesdays at (716) 885-2344, Thursdays and Fridays at (716) 877-3910	НОРР
	Neighborhood Housing Services of South Buffalo	1937 South Park Ave., Buffalo, NY 14220	716-823-3630	
Oneida	UNHS NeighborWorks Homeownership Center	1611 Genesee Street, Utica, NY 13501	315-724-4197	НОРР
	Clearpoint Credit Counseling Solutions	5794 Widewaters Parkway, Syracuse, NY 13214	1-800-750-2227	
	Northeast Hawley Development Corp.	101 Gertrude St., Syracuse, NY 13202	315-425-1032	
Onondaga	Home Headquarters, Inc.	990 James St., Suite 1, Syracuse NY 13203	315-474-1939	HOPP Spanish speaking staff available
	Clearpoint Credit	5794 Widewaters Parkway,	1-800-750-2227	

Counseling Solutions	Syracuse, NY 13214		
Cooperative Federal Credit Union	800 N. Salina St., Syracuse, NY 13208	315-476-5290	Service for credit union members only
Consumer Credit Counseling Services of Rochester, Inc.	1000 University Ave., Suite 900 Rochester, NY 14607	1-888-724-2227	НОРР
Community Action in Self Help	48 Water St., Lyons, NY 14489	315-946-6992	НОРР
Keuka Housing Council	160 Main St. Penn Yan, NY 14527	315-536-8707	НОРР
Hudson River Housing	291 Mill St Poughkeepsie, NY 12601	845-454-9288	НОРР
Orange County Rural Development Advisory Corp.	59b Boniface Drive, Pine Bush, NY 12566	845-713-4568	НОРР
Belmont Housing Resources	1195 Main St., Buffalo, NY 14209	716-884-7791	НОРР
The Housing Council	75 College Ave., 4th Floor, Rochester, NY 14607	585-546-3700	НОРР
Consumer Credit Counseling Service of Rochester, Inc.	1000 University Ave., Suite 900 Rochester, NY 14607	1-888-724-2227	НОРР
Fulton Community Development Agency	125 West Broadway, Fulton, NY 13069	315-593-7166	НОРР
Oswego Housing Development Council, Inc.	2971 County Rte. 26, Parish, NY 13131	315-625-4520	
Clearpoint Credit Counseling Solutions	5794 Widewaters Parkway, Syracuse, NY 13214	1-800-750-2227	
UNHS NeighborWorks Homeownership Center	1611 Genesee Street, Utica, NY 13501	315-724-4197	НОРР
Clearpoint Creidt Counseling Solutions	The Metro Center, 49 Court St., Binghamton, NY 13901	1-800-750-2227	
Housing Action Council	55 South Broadway, Tarrytown, NY 10591	914-332-4144	НОРР
Putnam County Housing Corp.	11 Seminary Hill Rd., Carmel, NY 10512	845-225-8493	НОРР
Neighborhood Housing Services of Northern Queens	60-20 Woodside Ave., Flushing, NY 11377	718-457-1017	HOPP Spanish and French Creole speaking staff available
	Cooperative Federal Credit Union Consumer Credit Counseling Services of Rochester, Inc. Community Action in Self Help Keuka Housing Council Hudson River Housing Orange County Rural Development Advisory Corp. Belmont Housing Resources The Housing Council Consumer Credit Counseling Service of Rochester, Inc. Fulton Community Development Agency Oswego Housing Development Council, Inc. Clearpoint Credit Counseling Solutions UNHS NeighborWorks Homeownership Center Clearpoint Creidt Counseling Solutions Housing Action Council Putnam County Housing Corp. Neighborhood Housing Services of Northern	Cooperative Federal Credit Union	Cooperative Federal Credit Union800 N. Salina St., Syracuse, NY 13208315-476-5290Consumer Credit Counseling Services of Rochester, Inc.1000 University Ave., Suite 900 Rochester, NY 146071-888-724-2227Community Action in Self Help48 Water St., Lyons, NY 14489315-946-6992Keuka Housing Council160 Main St. Penn Yan, NY 14527315-536-8707Hudson River Housing291 Mill St Poughkeepsie, NY 12601845-454-9288Orange County Rural Development Advisory Corp.59b Boniface Drive, Pine Bush, NY 12566845-713-4568Belmont Housing Resources1195 Main St., Buffalo, NY 14209716-884-7791The Housing Council75 College Ave., 4th Floor, Rochester, NY 14607585-546-3700Consumer Credit Counseling Service of Rochester, Inc.1000 University Ave., Suite 900 Rochester, NY 146071-888-724-2227Fulton Community Development Agency125 West Broadway, Fulton, NY 13069315-593-7166Oswego Housing Development Council, Inc.2971 County Rte. 26, Parish, NY 13131315-625-4520UNHS NeighborWorks Homeownership Center1611 Genesee Street, Utica, NY 13501315-724-4197UNHS NeighborWorks Homeownership Center1611 Genesee Street, Utica, NY 13501315-724-4197Housing Action Council Putnam County Housing Corp.1.8 Metro Center, 49 Court St., Binghamton, NY 105911-800-750-2227Neighborhood Housing Services of Northern11 Seminary Hill Rd., Carmel, NY 10512845-225-8493Neighborhood Housing Services of Northern <t< td=""></t<>

	Neighborhood Housing Services- Jamaica	89-70 162nd St., Jamaica, NY 11432	718-291-7400	HOPP Spanish speaking staf available
	СННАҮА	37-43 77th St., Jackson Heights, NY 11372	718-478-3848	HOPP Southeast Asian speaking Counselors on staff
	Rockaway Development and Revitilization Corp	1920 Mott Ave., Second Floor, Far Rockaway, NY 11691	718-327-5300	HOPP
	Parodneck Foundation	121 6th Ave., Suite 501 New York, NY 10013	212-431-9700	HOPP Spanish speaking staf available
	MHANY Management, Inc.	1 Metro Tech Center North 11th Floor, Brooklyn, NY 11201	718-246-8080	HOPP Spanish speaking staf available
	Brooklyn Housing and Family Services, Inc.	415 Albemarle Rd., Brooklyn, NY 11218	718-435-7585	HOPP Spanish and French Creole speaking staff available
	NY Commission of Human Rights- Queens	153-01 Jamaica Ave. Jamaica, NY 11432	718-657-2465	Spanish speaking staf available
	GreenPath Debt Solutions	80-02 Kew Gardens Road, Suite 710 Kew Gardens, NY 11415-3607	866-285-4036	
	Margert Community Corporation	325 Beach 37th Street Far Rockaway, NY 11691	718-471-3724	
	Queens Community House	108-25 62nd Drive, Forest Hills, NY 11375	718-592-5757	
Rensselaer	Troy Rehabilitation and Improvement Program (TRIP)	415 River St., Troy, NY 12180	518-690-0020	НОРР
	United Tenants of Albany	33 Clinton Ave., Albany, NY 12207	518-436-8997	HOPP For tenants whose buildings are in process of being foreclosed or whose building has been foreclosed
	Albany County Rural Housing Alliance	24 Martin Road, Voorheesville, NY 12186	518-765-2425	НОРР
	Affordable Housing Partnership	255 Orange St., Albany, NY 12210	518-434-1730	НОРР
	Clearpoint Credit Counseling Solutions	2 Computer Drive West, Albany, NY 12205	1-800-750-2227	Formerly known as Consumer Credit Counseling Service of Central NY

Richmond	Northfield Community Local Dev. Corp. of Staten Island	160 Heberton Ave. Staten Island, NY 10302	718-442-7351	НОРР
	MHANY Management, Inc.	1 Metro Tech Center North 11th Floor, Brooklyn, NY 11201	718-246-8080	HOPP Spanish speaking staff available
	Parodneck Foundation	121 6th Ave., Suite 501 New York, NY 10013	212-431-9700	HOPP Spanish speaking staff available
	Neighborhood Housing Services, Staten Island	770 Castleton Ave., Staten Island, NY 10310	718-442-8080	HOPP Spanish speaking staff available
	NYC Commission on Human Rights- Staten Island	60 Bay St. 7th Floor, Staten Island, NY 10301	718-390-8506	Spanish speaking staff available
Rockland	Housing Action Council	55 South Broadway, Tarrytown, NY 10591	914-332-4144	НОРР
	Rockland Housing Action Coalition	120-126 North Main St., Annex-First Floor, New City, NY 10956	845-708-5799	HOPP Spanish, Creole, Hebrew, and ASL speaking staff available
Saratoga	Albany County Rural Housing Alliance	24 Martin Road, Voorheesville, NY 12186	518-765-2425	НОРР
	Affordable Housing Partnership	255 Orange St., Albany, NY 12210	518-434-1730	НОРР
	Troy Rehabilitation and Improvement Program (TRIP)	415 River St., Troy, NY 12180	518-690-0020	HOPP Serving residents of Southern Saratoga County
	Better Neighborhoods, Inc.	986 Albany St., Schenectady, NY 12307	518-372-6469	HOPP Spanish speaking staff available
	Clearpoint Credit Counseling Solutions	2 Computer Drive West, Albany, NY 12205	1-800-750-2227	Formerly known as Consumer Credit Counseling Service of Central NY
	Homefront Development Corp.	568 Lower Allen St., Hudson Falls, NY 12839	518-747-8250	Serving residents of Northern Saratoga County
Schenectady	Better Neighborhoods, Inc.	986 Albany St., Schenectady, NY 12307	518-372-6469	HOPP Spanish speaking staff available
	Affordable Housing Partnership	255 Orange St., Albany, NY 12210	518-434-1730	НОРР
	Albany County Rural	24 Martin Road,	518-765-2425	НОРР

	Housing Alliance	Voorheesville, NY 12186		
	Schenectady Community Action Program (SCAP)	913 Albany St., Schenectady, NY 12307	518-374-9181	For tenants whose buildings are in process of being foreclosed or whose building has been foreclosed
	Clearpoint Credit Counseling Solutions	2 Computer Drive West, Albany, NY 12205	1-800-750-2227	Formerly known as Consumer Credit Counseling Service of Central NY
Schoharie	Albany County Rural Housing Alliance	24 Martin Road, Voorheesville, NY 12186	518-765-2425	НОРР
	Western Catskills Community RevitilizationCouncil	125 Main St., Suite A, Stamford, NY 12167	607-652-2823	
	Clearpoint Credit Counseling Solutions	2 Computer Drive West, Albany, NY 12205	1-800-750-2227	Formerly known as Consumer Credit Counseling Service of Central NY
Schuyler	Arbor Housing and Development	26 Bridge St., Corning, NY 14830	607-654-7487	НОРР
	Catholic Charities of Chemung	215 East Church St., Suite 101, Elmira, NY 14901	607-734-9784	НОРР
Seneca	The Housing Council	75 College Ave., 4th Floor, Rochester, NY 14607	585-546-3700	НОРР
	Community Action in Self Help	48 Water St., Lyons, NY 14489	315-946-6992	НОРР
St. Lawrence	Housing Assistance Program of Essex County (HAPEC)	103 Hand Ave., Elizabethtown, NY 12932	518-873-6888	HOPP
	North Country Housing Council	19 Main St., Canton, NY 13617	315-386-8576	
	Clearpoint Credit Counseling Solutions	215 Washington St. Suite 005, Watertown, NY 13601	1-800-750-2227	
Steuben	Arbor Housing and Development	26 Bridge St., Corning, NY 14830	607-654-7487	НОРР
	Accord	84 Schuyler St., Belmont, NY 14813	585-268-7605	НОРР
	Catholic Charities of Chemung	215 East Church St., Suite 101, Elmira, NY 14901	607-734-9784	НОРР
Suffolk	American Debt Resources, Inc.	248C Larkfield Road, East Northport, NY 11731	1-800-498-0766	HOPP Spanish speaking staft available

	Community Development Corporation of Long Island	2100 Middle Country Rd., Suite 300, Centereach NY 11720	631-471-1215 ext. 158	HOPP Spanish speaking staff available
	Economic Opportunity Council of Suffolk, Inc.	320 Carleton Avenue Suite 7800 Central Islip NY 11722	631-647-3765 x 1204 or 1205	НОРР
	La Fuerza Unida, Inc.	1 School St., Suite 302, Glen Cove, NY 11542	516-759-0788	HOPP Spanish speaking staff available
	Long Island Housing Partnership, Inc.	180 Oser Ave., Hauppaugue, NY 11788	631-435-4710	HOPP Spanish speaking staff available
	Long Island Housing Services, Inc.	640 Johnson Ave., Suite 8, Bohemia, NY 11716	631-567-5111 x383	HOPP Spanish speaking staff available
	СННАУА	37-43 77th St., Jackson Heights, NY 11372	718-478-3848	HOPP funded for NYC Southeast Asian speaking Counselors on staff
	Central Islip Civic Council	68 Wheeler Rd. Central Islip, NY 11722	631-348-0669	HOPP Spanish speaking staff available
	Debt Counseling Corp.	3033 Express Dr. N, Hauppauge, NY 11749	1-888-354-6332 ext. 316	HOPP Spanish speaking staff available
	Greenpath	1300 Veterans Memorial Highway, Suite 305, Hauppaugue NY 11788	888-776-6738	НОРР
	Safeguard Credit Counseling, Inc.	67 Salonga Rd. Northport, NY 11768	1-800-673-6933	HOPP Spanish speaking staff available
	Housing Help, Inc.	91-101 Broadway, Suite 6, Greenlawn NY 11740	631-754-0373	
	North Fork Housing Alliance	110 South St., Greenport, NY 11944	631-477-1070	
	Bellport, Hagerman, East Patchogue Alliance, Inc.	1492 Montauk Highway, Bellport, NY 11713	631-286-9236	
	Wyandanch Community Development	59 Cumberbach St. Wyandanch, NY 11798	631-253-0139 OR 631-643-4786	Only serves part of Western Suffolk
Sullivan	RUPCO	301 Fair St. Kingston, NY 12401	845-331-9860	HOPP Spanish speaking staff available
	Rural Sullivan Housing Corp.	6 Pelton St. Monticello, NY 12701	845-794-0348	

Tioga	Catholic Charities of Chemung	215 East Church St., Suite 101, Elmira, NY 14901	607-734-9784	НОРР
	Metro Interfaith Housing Council	21 New St., Binghamton, NY 13903	607-772-6766	НОРР
	Clearpoint Financial Solutions	The Metro Center, 49 Court St., Binghamton, NY 13901	877-412-2227	
Tompkins	Catholic Charities of Chemung	215 East Church St., Suite 101, Elmira, NY 14901	607-734-9784	НОРР
Ulster	RUPCO	301 Fair St. Kingston, NY 12401	845-331-9860	HOPP Spanish speaking staff available
Warren	Housing Assistance Program of Essex County (HAPEC)	103 Hand Ave., Elizabethtown, NY 12932	518-873-6888	НОРР
	Albany County Rural Housing Alliance	24 Martin Road, Voorheesville, NY 12186	518-765-2425	НОРР
	Clearpoint Financial Solutions	2 Computer Drive West, Albany, NY 12205	1-877-412-2227	Formerly known as Consumer Credit Counseling Service of Central NY
	Homefront Development Corp.	568 Lower Allen St., Hudson Falls, NY 12839	518-747-8250	
Washington	Housing Assistance Program of Essex County (HAPEC)	103 Hand Ave., Elizabethtown, NY 12932	518-873-6888	HOPP
	Albany County Rural Housing Alliance	24 Martin Road, Voorheesville, NY 12186	518-765-2425	НОРР
	Homefront Development Corp.	568 Lower Allen St., Hudson Falls, NY 12839	518-747-8250	
Wayne	Community Action in Self Help	48 Water St., Lyons, NY 14489	315-946-6992	НОРР
	Keuka Housing Council	160 Main St. Penn Yan, NY 14527	315-536-8707	НОРР
	Consumer Credit Counseling Service of Rochester, Inc.	50 Chestnut Plaza, Rochester, NY 14604	1-888-724-2227	HOPP
Westchester	Community Housing Innovations, Inc.	75 South Broadway, Ste 340 White Plains, NY 10601	914-683-1010	НОРР
	Housing Action Council	55 South Broadway, Tarrytown, NY 10591	914-332-4144	НОРР
	Human Development Services of Westchester, Inc.	28 Adee St. Port Chester, NY 10573	914-939-2005	HOPP Spanish speaking counselors available

	Westchester Residential Opportunities	470 Mamaroneck Ave., Suite 410 White Plains, NY 10605	914-428-4507 OR 877-WRO-4YOU	HOPP Spanish and French speaking staff available
	Putnam County Housing Corp.	11 Seminary Hill Rd., Carmel, NY 10512	845-225-8493	
	Greenpath	One Barker Ave., Suite 420 White Plains, NY 10601	888-366-9140	
	Belmont Housing Resources	1195 Main St. Buffalo, NY 14209	716-884-7791	НОРР
Wyoming	Consumer Credit Counseling Services of Rochester, Inc.	50 Chestnut Plaza, Rochester, NY 14604	1-888-724-2227	HOPP
	ACCORD	84 Schuyler St., Belmont, NY 14813	585-268-7605	НОРР
	The Housing Council	75 College Ave., 4th Floor, Rochester, NY 14607	585-546-3700	НОРР
	Community Action in Self Help	48 Water St., Lyons, NY 14489	315-946-6992	НОРР
Yates	Keuka Housing Council	160 Main St. Penn Yan, NY 14527	315-536-8707	НОРР
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Rushmore Loan Management Services LLC PO Box 111209 Nashville, TN 37222 (For Return Mail Only)



FIRST CLASS US POSTAGE AND FEES PAID NEWCOURSE

9214 8901 1558 2644 4000 1260 82

April 25, 2018







RYSZARD KOZIKOWSKI CZESLAW CHELSTOWSKI ANNA CHELSTOWSKA 99 WILSON AVENUE AMITYVILLE, NY 11701

Date: April 25, 2018

RE: Loan Number:

Property Address: 99 WILSON AVENUE AMITYVILLE, NY 11701

Dear Mortgagor(s):

YOU MAY BE AT RISK OF FORECLOSURE. PLEASE READ THE FOLLOWING NOTICE CAREFULLY

As of April 25, 2018, your home loan is 814 days, and \$88,848.10 dollars in default.

Under New York state law, we are required to send you this notice to inform you that you are at risk of losing your home.

Attached to this notice is a list of government approved housing counseling agencies in your area which provide free counseling.

You can also call the NYS Office of the Attorney General's Homeowner Protection Program (HOPP) toll-free consumer hotline to be connected to free housing counseling services in your area at 1-855-HOME-456 (1-855-466-3456), or visit their website at http://www.aghomehelp.com/. A statewide listing by county is also available at: http://www.dfs.ny.gov/consumer/mortg_nys_np_counseling_agencies.htm Qualified free help is available; watch out for companies or people who charge a fee for these services.

Housing counselors from New York-based agencies listed on the website above are trained to help homeowners who are having problems making their mortgage payments and can help you find the best option for your situation. If you wish, you may contact the Loss Mitigation Department at 1-888-504-7300.

While we cannot assure that a mutually agreeable resolution is possible, we encourage you to take immediate steps to try to achieve a resolution. The longer you wait the fewer options you may have.

If you have not taken any actions to resolve this matter within 90 days from the date this notice was mailed, we may commence legal action against you (or sooner if you cease to live in the dwelling as your primary residence).

If you need further information, please call the New York State Department of Financial Services' toll-free helpline at 800-342-3736 or visit the Department's website at http://www.dfs.ny.gov.

IMPORTANT: You have the right to remain in your home until you receive a court order telling you to leave the property. If a foreclosure action is filed against you in court, you still have the right to remain in the home until court orders you to leave. You legally remain the owner of and are responsible for the property until the property is sold by you or by order of the court at the conclusion of any foreclosure proceedings. This notice is not an eviction notice, and a foreclosure action has not yet been commenced against you.

This matter is very important. Please give it your immediate attention.

Sincerely,

Rushmore Loan Management Services LLC

15480 Laguna Canyon Rd. #100 Irvine, CA 92618

PH: 1-888-504-7300 FAX: 949-341-2200

It is possible that after payment of the amounts detailed above, there may be other fees still due and owing, including but not limited to other fees, escrow advances or corporate advances that Rushmore paid on your behalf or advanced to your account.

(See disclosures on page 3)

Federal law requires us to advise you that Rushmore Loan Management Services LLC is a debt collector and that this is an attempt to collect a debt. Any information obtained may be used for that purpose. To the extent your obligation has been discharged or is subject to the automatic stay in a bankruptcy proceeding, this notice is for informational purposes only and does not constitute a demand for payment or an attempt to collect indebtedness as your personal obligation. If you are represented by an attorney, please provide us with the attorney's name, address and telephone number.

For New York Residents: Please be advised that Rushmore Loan Management Services LLC is registered with the Superintendent of Financial Services for the State of New York. Borrowers may file complaints about Rushmore Loan Management Services LLC with the New York State Department of Financial Services. Borrowers may also obtain further information from the New York State Department by calling the Department's Consumer Assistance Unit at 800-342-3736 or by visiting the Department's website at www.dfs.ny.gov.

Notice to Customers: Rushmore Loan Management Services LLC may report information about your mortgage account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Failure to cure the default on or before 07/24/2018 may result in acceleration of the sums secured by this Security Instrument, foreclosure by judicial proceeding and sale of the Property.

Partial payments received may be applied to any amounts outstanding, but any partial payments that are applied will not invalidate our right to commence foreclosure proceedings.

You have the right to reinstate after acceleration and the right to assert in the foreclosure proceeding the non-existence of a default or any other defense to acceleration and foreclosure.

DEBT COLLECTION

This communication is for the purpose of collecting a debt, and any information obtained from the trustor(s) will be used for that purpose. Rushmore is acting as a "debt collector" as that term is defined in the Federal Fair Debt Collection Practices Act. This notice is required by the provisions of the Fair Debt Collection Practices Act and does not imply that we are attempting to collect money from any one who has discharged the debt under the bankruptcy laws of the United States.

CREDIT REPORTING

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

BANKRUPTCY

If you have received a discharge of this debt through bankruptcy, you are not personally liable to us if you do not pay us the above amount. We can recover only the real property from you and you will not be obligated to pay us the difference between what we may get from the sale of the real property and the balance due on the loan. This notice is provided to inform you of what you must do to retain possession of your real property.

HUD STATEMENT

Pursuant to section 169 of the Housing and Community Development Act of 1987, you may have the opportunity to receive counseling from various local agencies regarding the retention of your home. You may obtain a list of the HUD approved housing counseling agencies by calling the HUD nationwide toll free telephone at 1-800-569-4287.

ADDITIONAL NOTICES

Rushmore Loan Management Services LLC is a Debt Collector, who is attempting to collect a debt. Any information obtained will be used for that purpose. However, if you are in Bankruptcy or received a Bankruptcy Discharge of this debt, this letter is being sent for informational purposes only, is not an attempt to collect a debt and does not constitute a notice of personal liability with respect to the debt.

Legal Rights and Protections Under the SCRA

Servicemembers on "active duty" or "active service," or a spouse or dependent of such a servicemember may be entitled to certain legal protections and debt relief pursuant to the Servicemembers Civil Relief Act (50 USC §§ 3901-4043) (SCRA).

Who May Be Entitled to Legal Protections Under the SCRA?

- Regular members of the U.S. Armed Forces (Army, Navy, Air Force Marine Corps and Coast Guard).
- Reserve and National Guard personnel who have been activated and are on Federal active duty
- National Guard personnel under a call or order to active duty for more than 30 consecutive days under section 502(f) of title 32, United States Code, for purposes of responding to a national emergency declared by the President and supported by Federal funds
- Active service members of the commissioned corps of the Public Health Service and the National Oceanic and Atmospheric Administration.
- Certain United States citizens serving with the armed forces of a nation with which the United States is allied in the prosecution of a war or military action.

What Legal Protections Are Servicemembers Entitled To Under the SCRA?

- The SCRA states that a debt incurred by a servicemember, or servicemember and spouse jointly, prior to entering military service shall not bear interest at a rate above 6 % during the period of military service and one year thereafter, in the case of an obligation or liability consisting of a mortgage, trust deed, or other security in the nature of a mortgage, or during the period of military service in the case of any other obligation or liability.
- The SCRA states that in a legal action to enforce a debt against real estate that is filed during, or within one year after the servicemember's military service, a court may stop the proceedings for a period of time, or adjust the debt. In addition, the sale, foreclosure, or seizure of real estate shall not be valid if it occurs during or within one year after the servicemember's military service unless the creditor has obtained a valid court order approving the sale, foreclosure, or seizure of the real estate.
- The SCRA contains many other protections besides those applicable to home loans.

How Does A Servicemember or Dependent Request Relief Under the SCRA?

- In order to request relief under the SCRA from loans with interest rates above 6% a servicemember or spouse must provide a written request to the lender, together with a copy of the servicemember's military orders. [Note: Lender should place its name, address, and contact information here.]
- There is no requirement under the SCRA, however, for a servicemember to provide a written notice or a copy of a servicemember's military orders to the lender in connection with a foreclosure or other debt enforcement action against real estate. Under these circumstances, lenders should inquire about the military status of a person by searching the Department of Defense's Defense Manpower Data Center's website, contacting the servicemember, and examining their files for indicia of military service. Although there is no requirement for servicemembers to alert the lender of their military status in these situations, it still is a good idea for the servicemember to do so.

How Does a Servicemember or Dependent Obtain Information About the SCRA?

- Servicemembers and dependents with questions about the SCRA should contact their unit's Judge Advocate, or their installation's Legal Assistance Officer. A military legal assistance office locator for all branches of the Armed Forces is available at http://legalassistance.law.af.mil/content/locator.php
- "Military OneSource" is the U. S. Department of Defense's information resource. If you are listed as entitled to legal protections under the SCRA (see above), please go to www.militaryonesource.mil/legal or call 1-800-342-9647 (toll free from the United States) to find out more information. Dialing instructions for areas outside the United States are provided on the website.

STATE SPECIFIC NOTICES

The following notice applies to California residents only:

The state Rosenthal Fair Debt Collection Practices Act and the federal Fair Debt Collection Practices Act require that, except under unusual circumstances, collectors may not contact you before 8:00 a.m. or after 9:00 p.m. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission at 1-877-FTC-HELP (382-4357) or www.ftc.gov.

The following notice applies to Colorado residents only:

Please note: A consumer has the right to request in writing that a debt collector or collection agency cease further communication with the consumer. A written request to cease communication will not prohibit the debt collector or collection agency from taking any other action authorized by law to collect the debt.

FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT, SEE www.coag.gov/car. Please be advised that you can reach the Colorado Foreclosure Hotline at I-877-601-HOPE (601-4673).

Local Rushmore Loan Management Services LLC Agent for Colorado Residents:

Irvin Borenstein
13111 E. Briarwood Ave. Ste #340
Centennial, CO 80112

The following notice applies to Massachusetts residents only:

Notice of IMPORTANT RIGHTS: You have the right to make a written or oral request that telephone calls regarding your debt not be made to you at your place of employment. Any such oral request will be valid for only ten (10) days unless you provide written confirmation of the request postmarked or delivered within seven (7) days of such request. You may terminate this request by writing to the creditor.

ADDITIONAL NOTICES

Rushmore Loan Management Services LLC is a Debt Collector, who is attempting to collect a debt. Any information obtained will be used for that purpose. However, if you are in Bankruptcy or received a Bankruptcy Discharge of this debt, this letter is being sent for informational purposes only, is not an attempt to collect a debt and does not constitute a notice of personal liability with respect to the debt.

If you are a confirmed Successor-in-Interest who has not assumed the mortgage loan obligation under State Law, this letter is being sent for information purposes only and does not constitute personal liability with respect to the debt.

All Other 030818

Approved housing counseling agencies located in New York by County

COUNTY	AGENCY	ADDRESS	CONTACT INFO	NOTES
Albany	Affordable Housing Partnership	255 Orange St., Albany, NY 12210	518-434-1730	HOPP Also serves surrounding areas
	Albany County Rural Housing Alliance	24 Martin Road, Voorheesville, NY 12186	518-765-2425	HOPP Also serves surrounding areas
	United Tenants of Albany	33 Clinton Ave., Albany, NY 12207	518-436-8997	HOPP For tenants whose buildings are in the process of foreclosure or have been foreclosed on
	Better Neighborhoods, Inc.	986 Albany St., Schenectady, NY 12307	518-372-6469	HOPP Spanish speaking staff available
	Clearpoint Credit Counseling Solutions	2 Computer Drive West, Albany, NY 12205	1-800-750-2227	Formerly known as Consumer Credit Counseling Service
	NYS Office For People With Developmental Disabilities (OPWDD)	44 Holland Ave. Albany, NY 12229	518-473-1973	Serving all NYS residents with developmental disabilities and their families
Allegany	ACCORD	84 Schuyler St., Belmont, NY 14813	585-268-7605	НОРР
	Neighborhood Housing Services of Buffalo	1937 South Park Ave. Buffalo, NY 14220	716-823-3630	Also serving surrounding counties
Bronx	Neighborhood Housing Services- South Bronx	848 Concourse Village West, Bronx, NY 10451	718-992-5979	HOPP Spanish speaking staff available
	Neighborhood Housing Services- North Bronx	1451 East Gun Hill Rd., Bronx, NY 10469	718-881-1180	HOPP Spanish speaking staff available
	Parodneck Foundation	121 6th Ave., Suite 501 New York, NY 10013	212-431-9700 ext 391	HOPP Spanish speaking staff available
	MHANY Management, Inc.	1 Metro Tech Center North 11th Floor, Brooklyn, NY 11201	718-246-8080 ext 203	HOPP Spanish speaking staff available
	Brooklyn Housing and Family Services, Inc.	415 Albemarle Rd., Brooklyn, NY 11218	718-435-7585	HOPP Spanish and French

				Creole speaking staff available
	Grow Brooklyn, Inc.	1474 Myrtle Ave., Brooklyn, NY 11237	718-418-8232 ext. 206	HOPP Spanish and Bengali speaking staff available
	NYC Commission on Human Rights	1932 Arthur Avenue, Room 203A, Bronx, NY 10457	718-579-6728 OR 718-579-6900	Spanish speaking staff available
Broome	Metro Interfaith Housing Council	21 New St., Binghamton, NY 13903	607-772-6766	НОРР
	Clearpoint Credit Counseling Solutions	The Metro Center, 49 Court St., Binghamton, NY 13901	1-800-750-2227	
Cattaraugus	Chautauqua Opportunities, Inc.	402 Chandler St., Jamestown, NY 14701	716-661-9430	НОРР
	ACCORD	84 Schuyler St., Belmont, NY 14813	585-268-7605	НОРР
	Neighborhood Housing Services of South Buffalo	1937 South Park Ave., Buffalo, NY 14220	716-823-3630	
Cayuga	Home Headquarters, Inc.	990 James St., Suite 1, Syracuse NY 13203	315-474-1939	HOPP Spanish speaking staff available
	Clearpoint Financial Solutions	5794 Widewaters Parkway, Syracuse, NY 13214	1-877-412-2227	Formerly known as Consumer Credit Counseling Service of Central NY
Chautauqua	Chautauqua Opportunities, Inc.	402 Chandler St., Jamestown, NY 14701	716-661-9430	НОРР
	Chautauqua Home Rehabilitation and Improvement Corp. (CHRIC)	2 Academy St., Mayville, NY 14757	716-753-4650	Spanish speaking staff available
	Neighborhood Housing Services of South Buffalo	1937 South Park Ave., Buffalo, NY 14220	716-823-3630	
Chemung	Arbor Housing and Development	26 Bridge St., Corning, NY 14830	607-654-7487	НОРР
	Catholic Charities of Chemung	215 East Church St., Suite 101, Elmira, NY 14901	607-734-9784	НОРР
Chenango	Metro Interfaith Housing Council	21 New St., Binghamton, NY 13903	607-772-2766	НОРР
	Clearpoint Credit Counseling Solutions	The Metro Center, 49 Court St., Binghamton, NY 13901	1-800-750-2227	
Clinton	Friends of the North Country	1 Mill St., Keeseville, NY 12944	518-834-9606	НОРР

	Housing Assistance Program of Essex County (HAPEC)	103 Hand Ave., Elizabethtown, NY 12932	518-873-6888	НОРР
Columbia	Housing Resources of Columbia County, Inc.	252 Columbia St., Hudson, NY 12534	518-822-0707	НОРР
Cortland	Home Headquarters, Inc.	990 James St., Suite 1, Syracuse NY 13203	315-474-1939	HOPP Spanish speaking staff available
	Cortland Housing Assistance Council, Inc.	36 Taylor St. Cortland, NY 13045	607-753-8271	
	Clearpoint Credit Counseling Solutions	The Metro Center, 49 Court St., Binghamton, NY 13901	1-800-750-2227	
	Western Catskills Community Revitilization Council	125 Main St., Suite A, Stamford, NY 12167	607-652-2823	НОРР
Delaware	RUPCO	301 Fair St. Kingston, NY 12401	845-331-9860	HOPP Spanish speaking staff available
	Delaware Opportunities, Inc.	35430 State Hgwy. 10 Hamden, NY 13782	607-746-1650	
	Clearpoint Credit Counseling Solutions	The Metro Center, 49 Court St., Binghamton, NY 13901	1-800-750-2227	
Dutchess	Hudson River Housing	291 Mill St Poughkeepsie, NY 12601	845-454-9288	НОРР
	Putnam County Housing Corp.	11 Seminary Hill Rd., Carmel, NY 10512	845-225-8493	
Erie	Belmont Housing Resources	1195 Main St. Buffalo, NY 14209	716-884-7791	НОРР
	West Side & Black Rock Riverside NHS, Inc.	359 Connecticut St., Buffalo, NY 14213	Tuesdays and Wednesdays at (716) 885-2344, Thursdays and Fridays at (716) 877-3910	НОРР
	Buffalo Urban League	15 Genesee Street Buffalo, NY 14203	(716) 250-2400	НОРР
	Chautauqua Opportunities, Inc.	402 Chandler St., Jamestown, NY 14701	716-661-9430	НОРР
	Consumer Credit Counseling Services of Buffalo, Inc.	40 Gardenville Parkway, Suite 300, West Seneca, NY 14224	1-800-926-9685 or 716-712-2060	НОРР
	Neighborhood Assistance Corp. of America	135 Delaware Ave Ste 102 Buffalo, New York 14202- 2410	716-834-6222	
	Neighborhood Housing	1937 South Park Ave.,	716-823-3630	

	Services of South Buffalo	Buffalo, NY 14220		
Essex	Friends of the North Country	1 Mill St., Keeseville, NY 12944	518-834-9606	НОРР
	Housing Assistance Program of Essex County (HAPEC)	103 Hand Ave., Elizabethtown, NY 12932	518-873-6888	НОРР
	Homefront Development Corp.	568 Lower Allen St., Hudson Falls, NY 12839	518-747-8250	
Franklin	Friends of the North Country	1 Mill St., Keeseville, NY 12944	518-834-9606	НОРР
	Housing Assistance Program of Essex County (HAPEC)	103 Hand Ave., Elizabethtown, NY 12932	518-873-6888	НОРР
	Franklin County Community Housing Council Inc.	337 West Main St. Malone, NY 12953	(518) 483-5934	НОРР
	Clearpoint Credit Counseling Solutions	215 Washington St. Suite 005, Watertown, NY 13601	1-800-750-2227	
Fulton	Better Neighborhoods, Inc.	986 Albany St., Schenectady, NY 12307	518-372-6469	НОРР
	UNHS NeighborWorks Homeownership Center	1611 Genesee Street, Utica, NY 13501	315-724-4197	НОРР
Genesee	The Housing Council	75 College Ave., 4th Floor, Rochester, NY 14607	585-546-3700 ext. 3015	НОРР
	Consumer Credit Counseling Services of Rochester, Inc.	1000 University Ave., Suite 900 Rochester, NY 14607	1-888-724-2227	НОРР
	Belmont Housing Resources	1195 Main St., Buffalo, NY 14209	716-884-7791	НОРР
	Consumer Credit Counseling Services of Buffalo, Inc.	40 Gardenville Parkway, Suite 300, West Seneca, NY 14224	1-800-926-9685 or 716-712-2060	
Greene	Albany County Rural Housing Alliance	24 Martin Road, Voorheesville, NY 12186	518-765-2425	НОРР
	RUPCO	301 Fair St. Kingston, NY 12401	845-331-9860	HOPP Spanish speaking staff available
	Western Catskills Community Revitilization Council	125 Main St., Suite A, Stamford, NY 12167	607-652-2823	
	Clearpoint Credit Counseling Solutions	2 Computer Drive West, Albany, NY 12205	1-800-750-2227	Formerly known as Consumer Credit Counseling Service of Central NY

Hamilton	Housing Assistance Program of Essex County (HAPEC)	103 Hand Ave., Elizabethtown, NY 12932	518-873-6888	НОРР
	Clearpoint Credit Counseling Solutions	289 Genesee St., Utica, NY 13501	1-800-750-2227	
	Homefront Development Corp.	568 Lower Allen St., Hudson Falls, NY 12839	518-747-8250	
Herkimer	UNHS NeighborWorks Homeownership Center	1611 Genesee Street, Utica, NY 13501	315-724-4197	НОРР
	Clearpoint Credit Counseling Solutions	289 Genesee St., Utica, NY 13501	1-800-750-2227	
Jefferson	Home Headquarters, Inc.	990 James St., Suite 1, Syracuse NY 13203	315-474-1939	HOPP Spanish speaking staff available
	Clearpoint Credit Counseling Solutions	215 Washington St. Suite 005, Watertown, NY 13601	1-800-750-2227	
Kings	Cypress Hills Local Dev. Corp.	625 Jamaica Avenue, Brooklyn, NY 11208	718-647-2800	HOPP Spanish speaking staff available
	Pratt Area Community Council	1000 Dean St., Brooklyn, NY 11238	718-522-2613	НОРР
	Grow Brooklyn, Inc.	1474 Myrtle Ave., Brooklyn, NY 11237	718-418-8232	HOPP Spanish and Bengali speaking staff available
	Bridge Street Dev. Corp.	460 Nostrand Ave., Brooklyn, NY 11216	718-636-7596	HOPP Spanish Speaking staff available
	MHANY Management, Inc.	1 Metro Tech Center North 11th Floor, Brooklyn, NY 11201	718-246-8080	HOPP Spanish speaking staff available
	Neighbors Helping Neighbors (NHN)	621 Degraw St., Brooklyn, NY 11217	718-237-2017	HOPP Spanish speaking staff available
	Brooklyn Housing and Family Services, Inc.	415 Albemarle Rd., Brooklyn, NY 11218	718-435-7585	HOPP Spanish and French Creole speaking staff available
	Parodneck Foundation	121 6th Ave., Suite 501 New York, NY 10013	212-431-9700	HOPP Spanish speaking staff available
	Neighborhood Housing Services of Bedford- Stuyvesant	1012 Gates Ave., 2nd Floor, Brooklyn, NY 11221	718-919-2100	НОРР
	CAMBA	1720 Church Ave., 2nd	718-287-0010	НОРР

		Floor, Brooklyn, NY 11226		
	Neighborhood Housing Services- East Flatbush	2806 Church Ave., Brooklyn, NY 11226	718-469-4679	HOPP Spanish speaking staf available
	Greater Sheepshead Bay Dev. Corp.	2105 East 22nd St., Brooklyn, NY 11229	718-332-0520	
	Southern Brooklyn Community Organization	4006 18th Ave., Brooklyn, NY 11218	718-435-1300	
	Brooklyn Neighborhood Improvement Association	1482 Saint James Pl., Suite 1C, Brooklyn, NY 11213	718-773-4116	
	Council of Jewish Organizations of Flatbush, Inc.	1523 Avenue M, Brooklyn, NY 11230	718-377-2900 ext 7625	Arabic, Russian and Spanish speaking staf available
	Money Management International, Inc.	26 Court St., Suite 2610, Brooklyn, NY 11242	1-866-232-9080	Spanish speaking staf available
	GreenPath Debt Solutions	175 Remsen St., Suite 1102, Brooklyn, NY 11201	866-285-4033	
	NY Commission of Human Rights- Brooklyn	275 Livingston St., Brooklyn, NY 11217	718-722-3130	Spanish speaking staf available
Lewis	Home Headquarters, Inc.	990 James St., Suite 1, Syracuse NY 13203	315-474-1939	НОРР
	Clearpoint Credit Counseling Solutions	215 Washington St. Suite 005, Watertown, NY 13601	1-800-750-2227	
Livingston	Consumer Credit Counseling Services of Rochester, Inc.	1000 University Ave., Suite 900 Rochester, NY 14607	1-888-724-2227	НОРР
	The Housing Council	75 College Ave., 4th Floor, Rochester, NY 14607	585-546-3700	НОРР
Madison	Home Headquarters, Inc.	990 James St., Suite 1, Syracuse NY 13203	315-474-1939	HOPP Spanish speaking staf available
	UNHS NeighborWorks Homeownership Center	1611 Genesee Street, Utica, NY 13501	315-724-4197	НОРР
	Community Action Program for Madison County	3 East Main St., Morrisville, NY 13408	315-684-3144	ASL trained staff available
	Clearpoint Credit Counseling Solutions	289 Genesee St., Utica, NY 13501	1-800-750-2227	
Monroe	Consumer Credit Counseling Services of Rochester, Inc.	1000 University Ave., Suite 900 Rochester, NY 14607	1-888-724-2227	НОРР
	Marketview Heights Association	308 North Street, Rochester, NY 14605	585-423-1540	НОРР

	The Housing Council	75 College Ave., 4th Floor, Rochester, NY 14607	585-546-3700	НОРР
	Urban League of Rochester	265 North Clinton Ave., Rochester, NY	585-325-6530	
Montgomery	Better Neighborhoods, Inc.	986 Albany St., Schenectady, NY 12307	518-372-6469	HOPP Spanish speaking staff available
	UNHS NeighborWorks Homeownership Center	1611 Genesee Street, Utica, NY 13501	315-724-4197	НОРР
Nassau	American Debt Resources, Inc.	248C Larkfield Road, East Northport, NY 11731	1-800-498-0766	HOPP Spanish speaking staff available
	Community Development Corporation of Long Island	333 No Main St., Freeport, NY 11520	631-471-1215 x158	HOPP Spanish speaking staff available
	Hispanic Brotherhood of Rockville Centre, Inc.	59 Clinton Ave., Rockville Centre, NY 11570	516-766-6610	HOPP Spanish speaking staff available
	La Fuerza Unida, Inc.	1 School St., Suite 302, Glen Cove, NY 11542	516-759-0788	HOPP Spanish speaking staff available
	LIFE, Inc.	112 Spruce St., Cedarhurst, NY 11516	516-374-4564	HOPP Spanish speaking staff available
	Long Island Housing Partnership, Inc.	180 Oser Ave., Hauppaugue, NY 11788	631-435-4710	HOPP Spanish speaking staff available
	Long Island Housing Services, Inc.	640 Johnson Ave., Suite 8, Bohemia, NY 11716	631-567-5111 x383	HOPP Spanish speaking staff available
	Rockaway Development and Revitilization Corp	1920 Mott Ave. Rm #2, Far Rockaway, NY 11691	718-327-5300	HOPP funded in NYC Serves Western Nassau
	СННАҮА	37-43 77th St., Jackson Heights, NY 11372	718-478-3848	HOPP funded in NYC Southeast Asian speaking Counselors on staff
	GreenPath Debt Solutions	300 Garden City Plaza, Suite 220 Garden City, NY 11530	888-776-6738	НОРР
	Debt Counseling Corp.	3033 Express Dr. N, Hauppauge, NY 11749	1-888-354-6332 ext. 316	HOPP Spanish speaking staff available
	Safeguard Credit Counseling, Inc.	67 Salonga Rd. Northport, NY 11768	1-800-673-6933	HOPP Spanish speaking staff

				available
New York	MHANY Management, Inc.	1 Metro Tech Center North 11th Floor, Brooklyn, NY 11201	718-246-8080	HOPP Spanish speaking staff available
	Grow Brooklyn, Inc.	1474 Myrtle Ave., Brooklyn, NY 11237	718-418-8232	HOPP Spanish and Bengali speaking staff available
	Parodneck Foundation	121 6th Ave., Suite 501 New York, NY 10013	212-431-9700	HOPP Spanish speaking staff available
	AAFE Community Development Fund, Inc.	111 Division St., New York, NY 10002	212-964-2288	Chinese and Korean speaking staff available
	Abyssinian Development Corp.	2283 7th Avenue, New York, NY 10030	646-442-6545	
	Neighborhood Housing Services of NYC	307 West 36th St., 12th floor, New York, NY 10018	212-519-2500	Spanish and Creole speaking staff available
	Harlem Congregations for Community Development	2854 Frederick Douglass Blvd., New York, NY 10039	212-281-4887 ext. 206 or 231	Spanish speaking staff available
	West Harlem Group Assistance, Inc.	1652 Amsterdam Ave. New York, NY 10031	212-862-1399	
	GreenPath Debt Solutions	One Penn Plaza, Suite 2108, New York, NY 10119	866-285-4059	
Niagara	Belmont Housing Resources	1195 Main St., Buffalo, NY 14209	716-884-7791	НОРР
	West Side & Black Rock Riverside NHS, Inc.	203 Military Rd., Buffalo, NY 14207	Tuesdays and Wednesdays at (716) 885-2344, Thursdays and Fridays at (716) 877-3910	НОРР
	Neighborhood Housing Services of South Buffalo	1937 South Park Ave., Buffalo, NY 14220	716-823-3630	
Oneida	UNHS NeighborWorks Homeownership Center	1611 Genesee Street, Utica, NY 13501	315-724-4197	НОРР
	Clearpoint Credit Counseling Solutions	5794 Widewaters Parkway, Syracuse, NY 13214	1-800-750-2227	
	Northeast Hawley Development Corp.	101 Gertrude St., Syracuse, NY 13202	315-425-1032	
Onondaga	Home Headquarters, Inc.	990 James St., Suite 1, Syracuse NY 13203	315-474-1939	HOPP Spanish speaking staff available
	Clearpoint Credit	5794 Widewaters Parkway,	1-800-750-2227	

Counseling Solutions	Syracuse, NY 13214		
Cooperative Federal Credit Union	800 N. Salina St., Syracuse, NY 13208	315-476-5290	Service for credit union members only
Consumer Credit Counseling Services of Rochester, Inc.	1000 University Ave., Suite 900 Rochester, NY 14607	1-888-724-2227	НОРР
Community Action in Self Help	48 Water St., Lyons, NY 14489	315-946-6992	НОРР
Keuka Housing Council	160 Main St. Penn Yan, NY 14527	315-536-8707	НОРР
Hudson River Housing	291 Mill St Poughkeepsie, NY 12601	845-454-9288	НОРР
Orange County Rural Development Advisory Corp.	59b Boniface Drive, Pine Bush, NY 12566	845-713-4568	НОРР
Belmont Housing Resources	1195 Main St., Buffalo, NY 14209	716-884-7791	НОРР
The Housing Council	75 College Ave., 4th Floor, Rochester, NY 14607	585-546-3700	НОРР
Consumer Credit Counseling Service of Rochester, Inc.	1000 University Ave., Suite 900 Rochester, NY 14607	1-888-724-2227	НОРР
Fulton Community Development Agency	125 West Broadway, Fulton, NY 13069	315-593-7166	НОРР
Oswego Housing Development Council, Inc.	2971 County Rte. 26, Parish, NY 13131	315-625-4520	
Clearpoint Credit Counseling Solutions	5794 Widewaters Parkway, Syracuse, NY 13214	1-800-750-2227	
UNHS NeighborWorks Homeownership Center	1611 Genesee Street, Utica, NY 13501	315-724-4197	НОРР
Clearpoint Creidt Counseling Solutions	The Metro Center, 49 Court St., Binghamton, NY 13901	1-800-750-2227	
Housing Action Council	55 South Broadway, Tarrytown, NY 10591	914-332-4144	НОРР
Putnam County Housing Corp.	11 Seminary Hill Rd., Carmel, NY 10512	845-225-8493	НОРР
Neighborhood Housing Services of Northern Queens	60-20 Woodside Ave., Flushing, NY 11377	718-457-1017	HOPP Spanish and French Creole speaking staff available
	Cooperative Federal Credit Union Consumer Credit Counseling Services of Rochester, Inc. Community Action in Self Help Keuka Housing Council Hudson River Housing Orange County Rural Development Advisory Corp. Belmont Housing Resources The Housing Council Consumer Credit Counseling Service of Rochester, Inc. Fulton Community Development Agency Oswego Housing Development Council, Inc. Clearpoint Credit Counseling Solutions UNHS NeighborWorks Homeownership Center Clearpoint Creidt Counseling Solutions Housing Action Council Putnam County Housing Corp. Neighborhood Housing Services of Northern	Cooperative Federal Credit Union	Cooperative Federal Credit Union800 N. Salina St., Syracuse, NY 13208315-476-5290Consumer Credit Counseling Services of Rochester, Inc.1000 University Ave., Suite 900 Rochester, NY 146071-888-724-2227Community Action in Self Help48 Water St., Lyons, NY 14489315-946-6992Keuka Housing Council160 Main St. Penn Yan, NY 14527315-536-8707Hudson River Housing291 Mill St Poughkeepsie, NY 12601845-454-9288Orange County Rural Development Advisory Corp.59b Boniface Drive, Pine Bush, NY 12566845-713-4568Belmont Housing Resources1195 Main St., Buffalo, NY 14209716-884-7791The Housing Council75 College Ave., 4th Floor, Rochester, NY 14607585-546-3700Consumer Credit Counseling Service of Rochester, Inc.1000 University Ave., Suite 900 Rochester, NY 146071-888-724-2227Fulton Community Development Agency125 West Broadway, Fulton, NY 13069315-593-7166Oswego Housing Development Council, Inc.2971 County Rte. 26, Parish, NY 13131315-625-4520UNHS NeighborWorks Homeownership Center1611 Genesee Street, Utica, NY 13501315-724-4197UNHS NeighborWorks Homeownership Center1611 Genesee Street, Utica, NY 13501315-724-4197Housing Action Council Putnam County Housing Corp.11 Seminary Hill Rd., Carmel, NY 10512845-225-8493Neighborhood Housing Services of Northern60-20 Woodside Ave., Flushing, NY 11377718-457-1017

	Neighborhood Housing Services- Jamaica	89-70 162nd St., Jamaica, NY 11432	718-291-7400	HOPP Spanish speaking staf available
	СННАҮА	37-43 77th St., Jackson Heights, NY 11372	718-478-3848	HOPP Southeast Asian speaking Counselors on staff
	Rockaway Development and Revitilization Corp	1920 Mott Ave., Second Floor, Far Rockaway, NY 11691	718-327-5300	HOPP
	Parodneck Foundation	121 6th Ave., Suite 501 New York, NY 10013	212-431-9700	HOPP Spanish speaking staf available
	MHANY Management, Inc.	1 Metro Tech Center North 11th Floor, Brooklyn, NY 11201	718-246-8080	HOPP Spanish speaking staf available
	Brooklyn Housing and Family Services, Inc.	415 Albemarle Rd., Brooklyn, NY 11218	718-435-7585	HOPP Spanish and French Creole speaking staff available
	NY Commission of Human Rights- Queens	153-01 Jamaica Ave. Jamaica, NY 11432	718-657-2465	Spanish speaking staf available
	GreenPath Debt Solutions	80-02 Kew Gardens Road, Suite 710 Kew Gardens, NY 11415-3607	866-285-4036	
	Margert Community Corporation	325 Beach 37th Street Far Rockaway, NY 11691	718-471-3724	
	Queens Community House	108-25 62nd Drive, Forest Hills, NY 11375	718-592-5757	
Rensselaer	Troy Rehabilitation and Improvement Program (TRIP)	415 River St., Troy, NY 12180	518-690-0020	НОРР
	United Tenants of Albany	33 Clinton Ave., Albany, NY 12207	518-436-8997	HOPP For tenants whose buildings are in process of being foreclosed or whose building has been foreclosed
	Albany County Rural Housing Alliance	24 Martin Road, Voorheesville, NY 12186	518-765-2425	НОРР
	Affordable Housing Partnership	255 Orange St., Albany, NY 12210	518-434-1730	НОРР
	Clearpoint Credit Counseling Solutions	2 Computer Drive West, Albany, NY 12205	1-800-750-2227	Formerly known as Consumer Credit Counseling Service of Central NY

Richmond	Northfield Community Local Dev. Corp. of Staten Island	160 Heberton Ave. Staten Island, NY 10302	718-442-7351	НОРР
	MHANY Management, Inc.	1 Metro Tech Center North 11th Floor, Brooklyn, NY 11201	718-246-8080	HOPP Spanish speaking staff available
	Parodneck Foundation	121 6th Ave., Suite 501 New York, NY 10013	212-431-9700	HOPP Spanish speaking staff available
	Neighborhood Housing Services, Staten Island	770 Castleton Ave., Staten Island, NY 10310	718-442-8080	HOPP Spanish speaking staff available
	NYC Commission on Human Rights- Staten Island	60 Bay St. 7th Floor, Staten Island, NY 10301	718-390-8506	Spanish speaking staff available
Rockland	Housing Action Council	55 South Broadway, Tarrytown, NY 10591	914-332-4144	НОРР
	Rockland Housing Action Coalition	120-126 North Main St., Annex-First Floor, New City, NY 10956	845-708-5799	HOPP Spanish, Creole, Hebrew, and ASL speaking staff available
Saratoga	Albany County Rural Housing Alliance	24 Martin Road, Voorheesville, NY 12186	518-765-2425	НОРР
	Affordable Housing Partnership	255 Orange St., Albany, NY 12210	518-434-1730	НОРР
	Troy Rehabilitation and Improvement Program (TRIP)	415 River St., Troy, NY 12180	518-690-0020	HOPP Serving residents of Southern Saratoga County
	Better Neighborhoods, Inc.	986 Albany St., Schenectady, NY 12307	518-372-6469	HOPP Spanish speaking staff available
	Clearpoint Credit Counseling Solutions	2 Computer Drive West, Albany, NY 12205	1-800-750-2227	Formerly known as Consumer Credit Counseling Service of Central NY
	Homefront Development Corp.	568 Lower Allen St., Hudson Falls, NY 12839	518-747-8250	Serving residents of Northern Saratoga County
Schenectady	Better Neighborhoods, Inc.	986 Albany St., Schenectady, NY 12307	518-372-6469	HOPP Spanish speaking staff available
	Affordable Housing Partnership	255 Orange St., Albany, NY 12210	518-434-1730	НОРР
	Albany County Rural	24 Martin Road,	518-765-2425	НОРР

	Housing Alliance	Voorheesville, NY 12186		
	Schenectady Community Action Program (SCAP)	913 Albany St., Schenectady, NY 12307	518-374-9181	For tenants whose buildings are in process of being foreclosed or whose building has been foreclosed
	Clearpoint Credit Counseling Solutions	2 Computer Drive West, Albany, NY 12205	1-800-750-2227	Formerly known as Consumer Credit Counseling Service of Central NY
Schoharie	Albany County Rural Housing Alliance	24 Martin Road, Voorheesville, NY 12186	518-765-2425	НОРР
	Western Catskills Community RevitilizationCouncil	125 Main St., Suite A, Stamford, NY 12167	607-652-2823	
	Clearpoint Credit Counseling Solutions	2 Computer Drive West, Albany, NY 12205	1-800-750-2227	Formerly known as Consumer Credit Counseling Service of Central NY
Schuyler	Arbor Housing and Development	26 Bridge St., Corning, NY 14830	607-654-7487	НОРР
	Catholic Charities of Chemung	215 East Church St., Suite 101, Elmira, NY 14901	607-734-9784	НОРР
Seneca	The Housing Council	75 College Ave., 4th Floor, Rochester, NY 14607	585-546-3700	НОРР
	Community Action in Self Help	48 Water St., Lyons, NY 14489	315-946-6992	НОРР
St. Lawrence	Housing Assistance Program of Essex County (HAPEC)	103 Hand Ave., Elizabethtown, NY 12932	518-873-6888	HOPP
	North Country Housing Council	19 Main St., Canton, NY 13617	315-386-8576	
	Clearpoint Credit Counseling Solutions	215 Washington St. Suite 005, Watertown, NY 13601	1-800-750-2227	
Steuben	Arbor Housing and Development	26 Bridge St., Corning, NY 14830	607-654-7487	НОРР
	Accord	84 Schuyler St., Belmont, NY 14813	585-268-7605	НОРР
	Catholic Charities of Chemung	215 East Church St., Suite 101, Elmira, NY 14901	607-734-9784	НОРР
Suffolk	American Debt Resources, Inc.	248C Larkfield Road, East Northport, NY 11731	1-800-498-0766	HOPP Spanish speaking staft available

	Community Development Corporation of Long Island	2100 Middle Country Rd., Suite 300, Centereach NY 11720	631-471-1215 ext. 158	HOPP Spanish speaking staff available
	Economic Opportunity Council of Suffolk, Inc.	320 Carleton Avenue Suite 7800 Central Islip NY 11722	631-647-3765 x 1204 or 1205	НОРР
	La Fuerza Unida, Inc.	1 School St., Suite 302, Glen Cove, NY 11542	516-759-0788	HOPP Spanish speaking staff available
	Long Island Housing Partnership, Inc.	180 Oser Ave., Hauppaugue, NY 11788	631-435-4710	HOPP Spanish speaking staff available
	Long Island Housing Services, Inc.	640 Johnson Ave., Suite 8, Bohemia, NY 11716	631-567-5111 x383	HOPP Spanish speaking staff available
	СННАУА	37-43 77th St., Jackson Heights, NY 11372	718-478-3848	HOPP funded for NYC Southeast Asian speaking Counselors on staff
	Central Islip Civic Council	68 Wheeler Rd. Central Islip, NY 11722	631-348-0669	HOPP Spanish speaking staff available
	Debt Counseling Corp.	3033 Express Dr. N, Hauppauge, NY 11749	1-888-354-6332 ext. 316	HOPP Spanish speaking staff available
	Greenpath	1300 Veterans Memorial Highway, Suite 305, Hauppaugue NY 11788	888-776-6738	НОРР
	Safeguard Credit Counseling, Inc.	67 Salonga Rd. Northport, NY 11768	1-800-673-6933	HOPP Spanish speaking staff available
	Housing Help, Inc.	91-101 Broadway, Suite 6, Greenlawn NY 11740	631-754-0373	
	North Fork Housing Alliance	110 South St., Greenport, NY 11944	631-477-1070	
	Bellport, Hagerman, East Patchogue Alliance, Inc.	1492 Montauk Highway, Bellport, NY 11713	631-286-9236	
	Wyandanch Community Development	59 Cumberbach St. Wyandanch, NY 11798	631-253-0139 OR 631-643-4786	Only serves part of Western Suffolk
Sullivan	RUPCO	301 Fair St. Kingston, NY 12401	845-331-9860	HOPP Spanish speaking staff available
	Rural Sullivan Housing Corp.	6 Pelton St. Monticello, NY 12701	845-794-0348	

Tioga	Catholic Charities of Chemung	215 East Church St., Suite 101, Elmira, NY 14901	607-734-9784	НОРР
	Metro Interfaith Housing Council	21 New St., Binghamton, NY 13903	607-772-6766	НОРР
	Clearpoint Financial Solutions	The Metro Center, 49 Court St., Binghamton, NY 13901	877-412-2227	
Tompkins	Catholic Charities of Chemung	215 East Church St., Suite 101, Elmira, NY 14901	607-734-9784	НОРР
Ulster	RUPCO	301 Fair St. Kingston, NY 12401	845-331-9860	HOPP Spanish speaking staff available
Warren	Housing Assistance Program of Essex County (HAPEC)	103 Hand Ave., Elizabethtown, NY 12932	518-873-6888	НОРР
	Albany County Rural Housing Alliance	24 Martin Road, Voorheesville, NY 12186	518-765-2425	НОРР
	Clearpoint Financial Solutions	2 Computer Drive West, Albany, NY 12205	1-877-412-2227	Formerly known as Consumer Credit Counseling Service of Central NY
	Homefront Development Corp.	568 Lower Allen St., Hudson Falls, NY 12839	518-747-8250	
Washington	Housing Assistance Program of Essex County (HAPEC)	103 Hand Ave., Elizabethtown, NY 12932	518-873-6888	НОРР
	Albany County Rural Housing Alliance	24 Martin Road, Voorheesville, NY 12186	518-765-2425	НОРР
	Homefront Development Corp.	568 Lower Allen St., Hudson Falls, NY 12839	518-747-8250	
Wayne	Community Action in Self Help	48 Water St., Lyons, NY 14489	315-946-6992	НОРР
	Keuka Housing Council	160 Main St. Penn Yan, NY 14527	315-536-8707	НОРР
	Consumer Credit Counseling Service of Rochester, Inc.	50 Chestnut Plaza, Rochester, NY 14604	1-888-724-2227	HOPP
Westchester	Community Housing Innovations, Inc.	75 South Broadway, Ste 340 White Plains, NY 10601	914-683-1010	НОРР
	Housing Action Council	55 South Broadway, Tarrytown, NY 10591	914-332-4144	НОРР
	Human Development Services of Westchester, Inc.	28 Adee St. Port Chester, NY 10573	914-939-2005	HOPP Spanish speaking counselors available

	Westchester Residential Opportunities	470 Mamaroneck Ave., Suite 410 White Plains, NY 10605	914-428-4507 OR 877-WRO-4YOU	HOPP Spanish and French speaking staff available
	Putnam County Housing Corp.	11 Seminary Hill Rd., Carmel, NY 10512	845-225-8493	
	Greenpath	One Barker Ave., Suite 420 White Plains, NY 10601	888-366-9140	
	Belmont Housing Resources	1195 Main St. Buffalo, NY 14209	716-884-7791	НОРР
Wyoming	Consumer Credit Counseling Services of Rochester, Inc.	50 Chestnut Plaza, Rochester, NY 14604	1-888-724-2227	HOPP
	ACCORD	84 Schuyler St., Belmont, NY 14813	585-268-7605	НОРР
	The Housing Council	75 College Ave., 4th Floor, Rochester, NY 14607	585-546-3700	НОРР
	Community Action in Self Help	48 Water St., Lyons, NY 14489	315-946-6992	НОРР
Yates	Keuka Housing Council	160 Main St. Penn Yan, NY 14527	315-536-8707	НОРР
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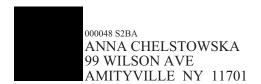


Rushmore Loan Management Services LLC PO Box 111209 Nashville, TN 37222 (For Return Mail Only)



FIRST CLASS US POSTAGE AND FEES PAID NEWCOURSE

April 25, 2018







000048 S2BA RYSZARD KOZIKOWSKI CZESLAW CHELSTOWSKI ANNA CHELSTOWSKA 99 WILSON AVE AMITYVILLE, NY 11701

Date: April 25, 2018

RE: Loan Number:

Property Address: 99 WILSON AVENUE AMITYVILLE, NY 11701

Dear Mortgagor(s):

YOU MAY BE AT RISK OF FORECLOSURE. PLEASE READ THE FOLLOWING NOTICE CAREFULLY

As of April 25, 2018, your home loan is 814 days, and \$88,848.10 dollars in default.

Under New York state law, we are required to send you this notice to inform you that you are at risk of losing your home.

Attached to this notice is a list of government approved housing counseling agencies in your area which provide free counseling.

You can also call the NYS Office of the Attorney General's Homeowner Protection Program (HOPP) toll-free consumer hotline to be connected to free housing counseling services in your area at 1-855-HOME-456 (1-855-466-3456), or visit their website at http://www.aghomehelp.com/. A statewide listing by county is also available at: http://www.dfs.ny.gov/consumer/mortg_nys_np_counseling_agencies.htm Qualified free help is available; watch out for companies or people who charge a fee for these services.

Housing counselors from New York-based agencies listed on the website above are trained to help homeowners who are having problems making their mortgage payments and can help you find the best option for your situation. If you wish, you may contact the Loss Mitigation Department at 1-888-504-7300.

While we cannot assure that a mutually agreeable resolution is possible, we encourage you to take immediate steps to try to achieve a resolution. The longer you wait the fewer options you may have.

If you have not taken any actions to resolve this matter within 90 days from the date this notice was mailed, we may commence legal action against you (or sooner if you cease to live in the dwelling as your primary residence).

If you need further information, please call the New York State Department of Financial Services' toll-free helpline at 800-342-3736 or visit the Department's website at http://www.dfs.ny.gov.

IMPORTANT: You have the right to remain in your home until you receive a court order telling you to leave the property. If a foreclosure action is filed against you in court, you still have the right to remain in the home until court orders you to leave. You legally remain the owner of and are responsible for the property until the property is sold by you or by order of the court at the conclusion of any foreclosure proceedings. This notice is not an eviction notice, and a foreclosure action has not yet been commenced against you.

This matter is very important. Please give it your immediate attention.

Sincerely,

Rushmore Loan Management Services LLC

15480 Laguna Canyon Rd. #100 Irvine, CA 92618

PH: 1-888-504-7300 FAX: 949-341-2200

It is possible that after payment of the amounts detailed above, there may be other fees still due and owing, including but not limited to other fees, escrow advances or corporate advances that Rushmore paid on your behalf or advanced to your account.

(See disclosures on page 3)

Federal law requires us to advise you that Rushmore Loan Management Services LLC is a debt collector and that this is an attempt to collect a debt. Any information obtained may be used for that purpose. To the extent your obligation has been discharged or is subject to the automatic stay in a bankruptcy proceeding, this notice is for informational purposes only and does not constitute a demand for payment or an attempt to collect indebtedness as your personal obligation. If you are represented by an attorney, please provide us with the attorney's name, address and telephone number.

For New York Residents: Please be advised that Rushmore Loan Management Services LLC is registered with the Superintendent of Financial Services for the State of New York. Borrowers may file complaints about Rushmore Loan Management Services LLC with the New York State Department of Financial Services. Borrowers may also obtain further information from the New York State Department by calling the Department's Consumer Assistance Unit at 800-342-3736 or by visiting the Department's website at www.dfs.ny.gov.

Notice to Customers: Rushmore Loan Management Services LLC may report information about your mortgage account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Failure to cure the default on or before 07/24/2018 may result in acceleration of the sums secured by this Security Instrument, foreclosure by judicial proceeding and sale of the Property.

Partial payments received may be applied to any amounts outstanding, but any partial payments that are applied will not invalidate our right to commence foreclosure proceedings.

You have the right to reinstate after acceleration and the right to assert in the foreclosure proceeding the non-existence of a default or any other defense to acceleration and foreclosure.

DEBT COLLECTION

This communication is for the purpose of collecting a debt, and any information obtained from the trustor(s) will be used for that purpose. Rushmore is acting as a "debt collector" as that term is defined in the Federal Fair Debt Collection Practices Act. This notice is required by the provisions of the Fair Debt Collection Practices Act and does not imply that we are attempting to collect money from any one who has discharged the debt under the bankruptcy laws of the United States.

CREDIT REPORTING

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

BANKRUPTCY

If you have received a discharge of this debt through bankruptcy, you are not personally liable to us if you do not pay us the above amount. We can recover only the real property from you and you will not be obligated to pay us the difference between what we may get from the sale of the real property and the balance due on the loan. This notice is provided to inform you of what you must do to retain possession of your real property.

HUD STATEMENT

Pursuant to section 169 of the Housing and Community Development Act of 1987, you may have the opportunity to receive counseling from various local agencies regarding the retention of your home. You may obtain a list of the HUD approved housing counseling agencies by calling the HUD nationwide toll free telephone at 1-800-569-4287.

ADDITIONAL NOTICES

Rushmore Loan Management Services LLC is a Debt Collector, who is attempting to collect a debt. Any information obtained will be used for that purpose. However, if you are in Bankruptcy or received a Bankruptcy Discharge of this debt, this letter is being sent for informational purposes only, is not an attempt to collect a debt and does not constitute a notice of personal liability with respect to the debt.

Legal Rights and Protections Under the SCRA

Servicemembers on "active duty" or "active service," or a spouse or dependent of such a servicemember may be entitled to certain legal protections and debt relief pursuant to the Servicemembers Civil Relief Act (50 USC §§ 3901-4043) (SCRA).

Who May Be Entitled to Legal Protections Under the SCRA?

- Regular members of the U.S. Armed Forces (Army, Navy, Air Force Marine Corps and Coast Guard).
- Reserve and National Guard personnel who have been activated and are on Federal active duty
- National Guard personnel under a call or order to active duty for more than 30 consecutive days under section 502(f) of title 32, United States Code, for purposes of responding to a national emergency declared by the President and supported by Federal funds
- Active service members of the commissioned corps of the Public Health Service and the National Oceanic and Atmospheric Administration.
- Certain United States citizens serving with the armed forces of a nation with which the United States is allied in the prosecution of a war or military action.

What Legal Protections Are Servicemembers Entitled To Under the SCRA?

- The SCRA states that a debt incurred by a servicemember, or servicemember and spouse jointly, prior to entering military service shall not bear interest at a rate above 6 % during the period of military service and one year thereafter, in the case of an obligation or liability consisting of a mortgage, trust deed, or other security in the nature of a mortgage, or during the period of military service in the case of any other obligation or liability.
- The SCRA states that in a legal action to enforce a debt against real estate that is filed during, or within one year after the servicemember's military service, a court may stop the proceedings for a period of time, or adjust the debt. In addition, the sale, foreclosure, or seizure of real estate shall not be valid if it occurs during or within one year after the servicemember's military service unless the creditor has obtained a valid court order approving the sale, foreclosure, or seizure of the real estate.
- The SCRA contains many other protections besides those applicable to home loans.

How Does A Servicemember or Dependent Request Relief Under the SCRA?

- In order to request relief under the SCRA from loans with interest rates above 6% a servicemember or spouse must provide a written request to the lender, together with a copy of the servicemember's military orders. [Note: Lender should place its name, address, and contact information here.]
- There is no requirement under the SCRA, however, for a servicemember to provide a written notice or a copy of a servicemember's military orders to the lender in connection with a foreclosure or other debt enforcement action against real estate. Under these circumstances, lenders should inquire about the military status of a person by searching the Department of Defense's Defense Manpower Data Center's website, contacting the servicemember, and examining their files for indicia of military service. Although there is no requirement for servicemembers to alert the lender of their military status in these situations, it still is a good idea for the servicemember to do so.

How Does a Servicemember or Dependent Obtain Information About the SCRA?

- Servicemembers and dependents with questions about the SCRA should contact their unit's Judge Advocate, or their installation's Legal Assistance Officer. A military legal assistance office locator for all branches of the Armed Forces is available at http://legalassistance.law.af.mil/content/locator.php
- "Military OneSource" is the U. S. Department of Defense's information resource. If you are listed as entitled to legal protections under the SCRA (see above), please go to www.militaryonesource.mil/legal or call 1-800-342-9647 (toll free from the United States) to find out more information. Dialing instructions for areas outside the United States are provided on the website.

STATE SPECIFIC NOTICES

The following notice applies to California residents only:

The state Rosenthal Fair Debt Collection Practices Act and the federal Fair Debt Collection Practices Act require that, except under unusual circumstances, collectors may not contact you before 8:00 a.m. or after 9:00 p.m. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission at 1-877-FTC-HELP (382-4357) or www.ftc.gov.

The following notice applies to Colorado residents only:

Please note: A consumer has the right to request in writing that a debt collector or collection agency cease further communication with the consumer. A written request to cease communication will not prohibit the debt collector or collection agency from taking any other action authorized by law to collect the debt.

FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT, SEE www.coag.gov/car. Please be advised that you can reach the Colorado Foreclosure Hotline at I-877-601-HOPE (601-4673).

Local Rushmore Loan Management Services LLC Agent for Colorado Residents:

Irvin Borenstein
13111 E. Briarwood Ave. Ste #340
Centennial, CO 80112

The following notice applies to Massachusetts residents only:

Notice of IMPORTANT RIGHTS: You have the right to make a written or oral request that telephone calls regarding your debt not be made to you at your place of employment. Any such oral request will be valid for only ten (10) days unless you provide written confirmation of the request postmarked or delivered within seven (7) days of such request. You may terminate this request by writing to the creditor.

ADDITIONAL NOTICES

Rushmore Loan Management Services LLC is a Debt Collector, who is attempting to collect a debt. Any information obtained will be used for that purpose. However, if you are in Bankruptcy or received a Bankruptcy Discharge of this debt, this letter is being sent for informational purposes only, is not an attempt to collect a debt and does not constitute a notice of personal liability with respect to the debt.

If you are a confirmed Successor-in-Interest who has not assumed the mortgage loan obligation under State Law, this letter is being sent for information purposes only and does not constitute personal liability with respect to the debt.

All Other 030818

Approved housing counseling agencies located in New York by County

COUNTY	AGENCY	ADDRESS	CONTACT INFO	NOTES
Albany	Affordable Housing Partnership	255 Orange St., Albany, NY 12210	518-434-1730	HOPP Also serves surrounding areas
	Albany County Rural Housing Alliance	24 Martin Road, Voorheesville, NY 12186	518-765-2425	HOPP Also serves surrounding areas
	United Tenants of Albany	33 Clinton Ave., Albany, NY 12207	518-436-8997	HOPP For tenants whose buildings are in the process of foreclosure or have been foreclosed on
	Better Neighborhoods, Inc.	986 Albany St., Schenectady, NY 12307	518-372-6469	HOPP Spanish speaking staff available
	Clearpoint Credit Counseling Solutions	2 Computer Drive West, Albany, NY 12205	1-800-750-2227	Formerly known as Consumer Credit Counseling Service
	NYS Office For People With Developmental Disabilities (OPWDD)	44 Holland Ave. Albany, NY 12229	518-473-1973	Serving all NYS residents with developmental disabilities and their families
Allegany	ACCORD	84 Schuyler St., Belmont, NY 14813	585-268-7605	НОРР
	Neighborhood Housing Services of Buffalo	1937 South Park Ave. Buffalo, NY 14220	716-823-3630	Also serving surrounding counties
Bronx	Neighborhood Housing Services- South Bronx	848 Concourse Village West, Bronx, NY 10451	718-992-5979	HOPP Spanish speaking staff available
	Neighborhood Housing Services- North Bronx	1451 East Gun Hill Rd., Bronx, NY 10469	718-881-1180	HOPP Spanish speaking staff available
	Parodneck Foundation	121 6th Ave., Suite 501 New York, NY 10013	212-431-9700 ext 391	HOPP Spanish speaking staff available
	MHANY Management, Inc.	1 Metro Tech Center North 11th Floor, Brooklyn, NY 11201	718-246-8080 ext 203	HOPP Spanish speaking staff available
	Brooklyn Housing and Family Services, Inc.	415 Albemarle Rd., Brooklyn, NY 11218	718-435-7585	HOPP Spanish and French

				Creole speaking staff available
	Grow Brooklyn, Inc.	1474 Myrtle Ave., Brooklyn, NY 11237	718-418-8232 ext. 206	HOPP Spanish and Bengali speaking staff available
	NYC Commission on Human Rights	1932 Arthur Avenue, Room 203A, Bronx, NY 10457	718-579-6728 OR 718-579-6900	Spanish speaking staff available
Broome	Metro Interfaith Housing Council	21 New St., Binghamton, NY 13903	607-772-6766	НОРР
	Clearpoint Credit Counseling Solutions	The Metro Center, 49 Court St., Binghamton, NY 13901	1-800-750-2227	
Cattaraugus	Chautauqua Opportunities, Inc.	402 Chandler St., Jamestown, NY 14701	716-661-9430	НОРР
	ACCORD	84 Schuyler St., Belmont, NY 14813	585-268-7605	НОРР
	Neighborhood Housing Services of South Buffalo	1937 South Park Ave., Buffalo, NY 14220	716-823-3630	
Cayuga	Home Headquarters, Inc.	990 James St., Suite 1, Syracuse NY 13203	315-474-1939	HOPP Spanish speaking staff available
	Clearpoint Financial Solutions	5794 Widewaters Parkway, Syracuse, NY 13214	1-877-412-2227	Formerly known as Consumer Credit Counseling Service of Central NY
Chautauqua	Chautauqua Opportunities, Inc.	402 Chandler St., Jamestown, NY 14701	716-661-9430	НОРР
	Chautauqua Home Rehabilitation and Improvement Corp. (CHRIC)	2 Academy St., Mayville, NY 14757	716-753-4650	Spanish speaking staff available
	Neighborhood Housing Services of South Buffalo	1937 South Park Ave., Buffalo, NY 14220	716-823-3630	
Chemung	Arbor Housing and Development	26 Bridge St., Corning, NY 14830	607-654-7487	НОРР
	Catholic Charities of Chemung	215 East Church St., Suite 101, Elmira, NY 14901	607-734-9784	НОРР
Chenango	Metro Interfaith Housing Council	21 New St., Binghamton, NY 13903	607-772-2766	НОРР
	Clearpoint Credit Counseling Solutions	The Metro Center, 49 Court St., Binghamton, NY 13901	1-800-750-2227	
Clinton	Friends of the North Country	1 Mill St., Keeseville, NY 12944	518-834-9606	НОРР

	Housing Assistance Program of Essex County (HAPEC)	103 Hand Ave., Elizabethtown, NY 12932	518-873-6888	НОРР
Columbia	Housing Resources of Columbia County, Inc.	252 Columbia St., Hudson, NY 12534	518-822-0707	НОРР
Cortland	Home Headquarters, Inc.	990 James St., Suite 1, Syracuse NY 13203	315-474-1939	HOPP Spanish speaking staff available
	Cortland Housing Assistance Council, Inc.	36 Taylor St. Cortland, NY 13045	607-753-8271	
	Clearpoint Credit Counseling Solutions	The Metro Center, 49 Court St., Binghamton, NY 13901	1-800-750-2227	
	Western Catskills Community Revitilization Council	125 Main St., Suite A, Stamford, NY 12167	607-652-2823	НОРР
Delaware	RUPCO	301 Fair St. Kingston, NY 12401	845-331-9860	HOPP Spanish speaking staff available
	Delaware Opportunities, Inc.	35430 State Hgwy. 10 Hamden, NY 13782	607-746-1650	
	Clearpoint Credit Counseling Solutions	The Metro Center, 49 Court St., Binghamton, NY 13901	1-800-750-2227	
Dutchess	Hudson River Housing	291 Mill St Poughkeepsie, NY 12601	845-454-9288	НОРР
	Putnam County Housing Corp.	11 Seminary Hill Rd., Carmel, NY 10512	845-225-8493	
Erie	Belmont Housing Resources	1195 Main St. Buffalo, NY 14209	716-884-7791	НОРР
	West Side & Black Rock Riverside NHS, Inc.	359 Connecticut St., Buffalo, NY 14213	Tuesdays and Wednesdays at (716) 885-2344, Thursdays and Fridays at (716) 877-3910	НОРР
	Buffalo Urban League	15 Genesee Street Buffalo, NY 14203	(716) 250-2400	НОРР
	Chautauqua Opportunities, Inc.	402 Chandler St., Jamestown, NY 14701	716-661-9430	НОРР
	Consumer Credit Counseling Services of Buffalo, Inc.	40 Gardenville Parkway, Suite 300, West Seneca, NY 14224	1-800-926-9685 or 716-712-2060	НОРР
	Neighborhood Assistance Corp. of America	135 Delaware Ave Ste 102 Buffalo, New York 14202- 2410	716-834-6222	
	Neighborhood Housing	1937 South Park Ave.,	716-823-3630	

	Services of South Buffalo	Buffalo, NY 14220		
Essex	Friends of the North Country	1 Mill St., Keeseville, NY 12944	518-834-9606	НОРР
	Housing Assistance Program of Essex County (HAPEC)	103 Hand Ave., Elizabethtown, NY 12932	518-873-6888	НОРР
	Homefront Development Corp.	568 Lower Allen St., Hudson Falls, NY 12839	518-747-8250	
Franklin	Friends of the North Country	1 Mill St., Keeseville, NY 12944	518-834-9606	HOPP
	Housing Assistance Program of Essex County (HAPEC)	103 Hand Ave., Elizabethtown, NY 12932	518-873-6888	НОРР
	Franklin County Community Housing Council Inc.	337 West Main St. Malone, NY 12953	(518) 483-5934	НОРР
	Clearpoint Credit Counseling Solutions	215 Washington St. Suite 005, Watertown, NY 13601	1-800-750-2227	
Fulton	Better Neighborhoods, Inc.	986 Albany St., Schenectady, NY 12307	518-372-6469	НОРР
	UNHS NeighborWorks Homeownership Center	1611 Genesee Street, Utica, NY 13501	315-724-4197	НОРР
Genesee	The Housing Council	75 College Ave., 4th Floor, Rochester, NY 14607	585-546-3700 ext. 3015	НОРР
	Consumer Credit Counseling Services of Rochester, Inc.	1000 University Ave., Suite 900 Rochester, NY 14607	1-888-724-2227	НОРР
	Belmont Housing Resources	1195 Main St., Buffalo, NY 14209	716-884-7791	НОРР
	Consumer Credit Counseling Services of Buffalo, Inc.	40 Gardenville Parkway, Suite 300, West Seneca, NY 14224	1-800-926-9685 or 716-712-2060	
Greene	Albany County Rural Housing Alliance	24 Martin Road, Voorheesville, NY 12186	518-765-2425	НОРР
	RUPCO	301 Fair St. Kingston, NY 12401	845-331-9860	HOPP Spanish speaking staf available
	Western Catskills Community Revitilization Council	125 Main St., Suite A, Stamford, NY 12167	607-652-2823	
	Clearpoint Credit Counseling Solutions	2 Computer Drive West, Albany, NY 12205	1-800-750-2227	Formerly known as Consumer Credit Counseling Service o Central NY

Hamilton	Housing Assistance Program of Essex County (HAPEC)	103 Hand Ave., Elizabethtown, NY 12932	518-873-6888	НОРР
	Clearpoint Credit Counseling Solutions	289 Genesee St., Utica, NY 13501	1-800-750-2227	
	Homefront Development Corp.	568 Lower Allen St., Hudson Falls, NY 12839	518-747-8250	
Herkimer	UNHS NeighborWorks Homeownership Center	1611 Genesee Street, Utica, NY 13501	315-724-4197	НОРР
	Clearpoint Credit Counseling Solutions	289 Genesee St., Utica, NY 13501	1-800-750-2227	
Jefferson	Home Headquarters, Inc.	990 James St., Suite 1, Syracuse NY 13203	315-474-1939	HOPP Spanish speaking staff available
	Clearpoint Credit Counseling Solutions	215 Washington St. Suite 005, Watertown, NY 13601	1-800-750-2227	
Kings	Cypress Hills Local Dev. Corp.	625 Jamaica Avenue, Brooklyn, NY 11208	718-647-2800	HOPP Spanish speaking staff available
	Pratt Area Community Council	1000 Dean St., Brooklyn, NY 11238	718-522-2613	НОРР
	Grow Brooklyn, Inc.	1474 Myrtle Ave., Brooklyn, NY 11237	718-418-8232	HOPP Spanish and Bengali speaking staff available
	Bridge Street Dev. Corp.	460 Nostrand Ave., Brooklyn, NY 11216	718-636-7596	HOPP Spanish Speaking staff available
	MHANY Management, Inc.	1 Metro Tech Center North 11th Floor, Brooklyn, NY 11201	718-246-8080	HOPP Spanish speaking staff available
	Neighbors Helping Neighbors (NHN)	621 Degraw St., Brooklyn, NY 11217	718-237-2017	HOPP Spanish speaking staff available
	Brooklyn Housing and Family Services, Inc.	415 Albemarle Rd., Brooklyn, NY 11218	718-435-7585	HOPP Spanish and French Creole speaking staff available
	Parodneck Foundation	121 6th Ave., Suite 501 New York, NY 10013	212-431-9700	HOPP Spanish speaking staff available
	Neighborhood Housing Services of Bedford- Stuyvesant	1012 Gates Ave., 2nd Floor, Brooklyn, NY 11221	718-919-2100	НОРР
	CAMBA	1720 Church Ave., 2nd	718-287-0010	НОРР

		Floor, Brooklyn, NY 11226		
	Neighborhood Housing Services- East Flatbush	2806 Church Ave., Brooklyn, NY 11226	718-469-4679	HOPP Spanish speaking staf available
	Greater Sheepshead Bay Dev. Corp.	2105 East 22nd St., Brooklyn, NY 11229	718-332-0520	
	Southern Brooklyn Community Organization	4006 18th Ave., Brooklyn, NY 11218	718-435-1300	
	Brooklyn Neighborhood Improvement Association	1482 Saint James Pl., Suite 1C, Brooklyn, NY 11213	718-773-4116	
	Council of Jewish Organizations of Flatbush, Inc.	1523 Avenue M, Brooklyn, NY 11230	718-377-2900 ext 7625	Arabic, Russian and Spanish speaking staf available
	Money Management International, Inc.	26 Court St., Suite 2610, Brooklyn, NY 11242	1-866-232-9080	Spanish speaking staf available
	GreenPath Debt Solutions	175 Remsen St., Suite 1102, Brooklyn, NY 11201	866-285-4033	
	NY Commission of Human Rights- Brooklyn	275 Livingston St., Brooklyn, NY 11217	718-722-3130	Spanish speaking staf available
Lewis	Home Headquarters, Inc.	990 James St., Suite 1, Syracuse NY 13203	315-474-1939	НОРР
	Clearpoint Credit Counseling Solutions	215 Washington St. Suite 005, Watertown, NY 13601	1-800-750-2227	
Livingston	Consumer Credit Counseling Services of Rochester, Inc.	1000 University Ave., Suite 900 Rochester, NY 14607	1-888-724-2227	НОРР
	The Housing Council	75 College Ave., 4th Floor, Rochester, NY 14607	585-546-3700	НОРР
Madison	Home Headquarters, Inc.	990 James St., Suite 1, Syracuse NY 13203	315-474-1939	HOPP Spanish speaking staf available
	UNHS NeighborWorks Homeownership Center	1611 Genesee Street, Utica, NY 13501	315-724-4197	НОРР
	Community Action Program for Madison County	3 East Main St., Morrisville, NY 13408	315-684-3144	ASL trained staff available
	Clearpoint Credit Counseling Solutions	289 Genesee St., Utica, NY 13501	1-800-750-2227	
Monroe	Consumer Credit Counseling Services of Rochester, Inc.	1000 University Ave., Suite 900 Rochester, NY 14607	1-888-724-2227	НОРР
	Marketview Heights Association	308 North Street, Rochester, NY 14605	585-423-1540	НОРР

	The Housing Council	75 College Ave., 4th Floor, Rochester, NY 14607	585-546-3700	НОРР
	Urban League of Rochester	265 North Clinton Ave., Rochester, NY	585-325-6530	
Montgomery	Better Neighborhoods, Inc.	986 Albany St., Schenectady, NY 12307	518-372-6469	HOPP Spanish speaking staff available
	UNHS NeighborWorks Homeownership Center	1611 Genesee Street, Utica, NY 13501	315-724-4197	НОРР
Nassau	American Debt Resources, Inc.	248C Larkfield Road, East Northport, NY 11731	1-800-498-0766	HOPP Spanish speaking staff available
	Community Development Corporation of Long Island	333 No Main St., Freeport, NY 11520	631-471-1215 x158	HOPP Spanish speaking staff available
	Hispanic Brotherhood of Rockville Centre, Inc.	59 Clinton Ave., Rockville Centre, NY 11570	516-766-6610	HOPP Spanish speaking staff available
	La Fuerza Unida, Inc.	1 School St., Suite 302, Glen Cove, NY 11542	516-759-0788	HOPP Spanish speaking staff available
	LIFE, Inc.	112 Spruce St., Cedarhurst, NY 11516	516-374-4564	HOPP Spanish speaking staff available
	Long Island Housing Partnership, Inc.	180 Oser Ave., Hauppaugue, NY 11788	631-435-4710	HOPP Spanish speaking staff available
	Long Island Housing Services, Inc.	640 Johnson Ave., Suite 8, Bohemia, NY 11716	631-567-5111 x383	HOPP Spanish speaking staff available
	Rockaway Development and Revitilization Corp	1920 Mott Ave. Rm #2, Far Rockaway, NY 11691	718-327-5300	HOPP funded in NYC Serves Western Nassau
	СННАҮА	37-43 77th St., Jackson Heights, NY 11372	718-478-3848	HOPP funded in NYC Southeast Asian speaking Counselors on staff
	GreenPath Debt Solutions	300 Garden City Plaza, Suite 220 Garden City, NY 11530	888-776-6738	НОРР
	Debt Counseling Corp.	3033 Express Dr. N, Hauppauge, NY 11749	1-888-354-6332 ext. 316	HOPP Spanish speaking staf available
	Safeguard Credit Counseling, Inc.	67 Salonga Rd. Northport, NY 11768	1-800-673-6933	HOPP Spanish speaking staf

				available
New York	MHANY Management, Inc.	1 Metro Tech Center North 11th Floor, Brooklyn, NY 11201	718-246-8080	HOPP Spanish speaking staff available
	Grow Brooklyn, Inc.	1474 Myrtle Ave., Brooklyn, NY 11237	718-418-8232	HOPP Spanish and Bengali speaking staff available
	Parodneck Foundation	121 6th Ave., Suite 501 New York, NY 10013	212-431-9700	HOPP Spanish speaking staff available
	AAFE Community Development Fund, Inc.	111 Division St., New York, NY 10002	212-964-2288	Chinese and Korean speaking staff available
	Abyssinian Development Corp.	2283 7th Avenue, New York, NY 10030	646-442-6545	
	Neighborhood Housing Services of NYC	307 West 36th St., 12th floor, New York, NY 10018	212-519-2500	Spanish and Creole speaking staff available
	Harlem Congregations for Community Development	2854 Frederick Douglass Blvd., New York, NY 10039	212-281-4887 ext. 206 or 231	Spanish speaking staff available
	West Harlem Group Assistance, Inc.	1652 Amsterdam Ave. New York, NY 10031	212-862-1399	
	GreenPath Debt Solutions	One Penn Plaza, Suite 2108, New York, NY 10119	866-285-4059	
Niagara	Belmont Housing Resources	1195 Main St., Buffalo, NY 14209	716-884-7791	НОРР
	West Side & Black Rock Riverside NHS, Inc.	203 Military Rd., Buffalo, NY 14207	Tuesdays and Wednesdays at (716) 885-2344, Thursdays and Fridays at (716) 877-3910	НОРР
	Neighborhood Housing Services of South Buffalo	1937 South Park Ave., Buffalo, NY 14220	716-823-3630	
Oneida	UNHS NeighborWorks Homeownership Center	1611 Genesee Street, Utica, NY 13501	315-724-4197	НОРР
	Clearpoint Credit Counseling Solutions	5794 Widewaters Parkway, Syracuse, NY 13214	1-800-750-2227	
	Northeast Hawley Development Corp.	101 Gertrude St., Syracuse, NY 13202	315-425-1032	
Onondaga	Home Headquarters, Inc.	990 James St., Suite 1, Syracuse NY 13203	315-474-1939	HOPP Spanish speaking staff available
	Clearpoint Credit	5794 Widewaters Parkway,	1-800-750-2227	

Counseling Solutions	Syracuse, NY 13214		
Cooperative Federal Credit Union	800 N. Salina St., Syracuse, NY 13208	315-476-5290	Service for credit union members only
Consumer Credit Counseling Services of Rochester, Inc.	1000 University Ave., Suite 900 Rochester, NY 14607	1-888-724-2227	НОРР
Community Action in Self Help	48 Water St., Lyons, NY 14489	315-946-6992	НОРР
Keuka Housing Council	160 Main St. Penn Yan, NY 14527	315-536-8707	НОРР
Hudson River Housing	291 Mill St Poughkeepsie, NY 12601	845-454-9288	НОРР
Orange County Rural Development Advisory Corp.	59b Boniface Drive, Pine Bush, NY 12566	845-713-4568	НОРР
Belmont Housing Resources	1195 Main St., Buffalo, NY 14209	716-884-7791	НОРР
The Housing Council	75 College Ave., 4th Floor, Rochester, NY 14607	585-546-3700	НОРР
Consumer Credit Counseling Service of Rochester, Inc.	1000 University Ave., Suite 900 Rochester, NY 14607	1-888-724-2227	НОРР
Fulton Community Development Agency	125 West Broadway, Fulton, NY 13069	315-593-7166	НОРР
Oswego Housing Development Council, Inc.	2971 County Rte. 26, Parish, NY 13131	315-625-4520	
Clearpoint Credit Counseling Solutions	5794 Widewaters Parkway, Syracuse, NY 13214	1-800-750-2227	
UNHS NeighborWorks Homeownership Center	1611 Genesee Street, Utica, NY 13501	315-724-4197	НОРР
Clearpoint Creidt Counseling Solutions	The Metro Center, 49 Court St., Binghamton, NY 13901	1-800-750-2227	
Housing Action Council	55 South Broadway, Tarrytown, NY 10591	914-332-4144	НОРР
Putnam County Housing Corp.	11 Seminary Hill Rd., Carmel, NY 10512	845-225-8493	НОРР
Neighborhood Housing Services of Northern Queens	60-20 Woodside Ave., Flushing, NY 11377	718-457-1017	HOPP Spanish and French Creole speaking staff available
	Cooperative Federal Credit Union Consumer Credit Counseling Services of Rochester, Inc. Community Action in Self Help Keuka Housing Council Hudson River Housing Orange County Rural Development Advisory Corp. Belmont Housing Resources The Housing Council Consumer Credit Counseling Service of Rochester, Inc. Fulton Community Development Agency Oswego Housing Development Council, Inc. Clearpoint Credit Counseling Solutions UNHS NeighborWorks Homeownership Center Clearpoint Creidt Counseling Solutions Housing Action Council Putnam County Housing Corp. Neighborhood Housing Services of Northern	Cooperative Federal Credit Union	Cooperative Federal Credit Union800 N. Salina St., Syracuse, NY 13208315-476-5290Consumer Credit Counseling Services of Rochester, Inc.1000 University Ave., Suite 900 Rochester, NY 146071-888-724-2227Community Action in Self Help48 Water St., Lyons, NY 14489315-946-6992Keuka Housing Council160 Main St. Penn Yan, NY 14527315-536-8707Hudson River Housing291 Mill St Poughkeepsie, NY 12601845-454-9288Orange County Rural Development Advisory Corp.59b Boniface Drive, Pine Bush, NY 12566845-713-4568Belmont Housing Resources1195 Main St., Buffalo, NY 14209716-884-7791The Housing Council75 College Ave., 4th Floor, Rochester, NY 14607585-546-3700Consumer Credit Counseling Service of Rochester, Inc.1000 University Ave., Suite 900 Rochester, NY 146071-888-724-2227Fulton Community Development Agency125 West Broadway, Fulton, NY 13069315-593-7166Oswego Housing Development Council, Inc.2971 County Rte. 26, Parish, NY 13131315-625-4520UNHS NeighborWorks Homeownership Center1611 Genesee Street, Utica, NY 13501315-724-4197UNHS NeighborWorks Homeownership Center1611 Genesee Street, Utica, NY 13501315-724-4197Housing Action Council Putnam County Housing Corp.1.8 Metro Center, 49 Court St., Binghamton, NY 105911-800-750-2227Neighborhood Housing Services of Northern11 Seminary Hill Rd., Carmel, NY 10512845-225-8493Neighborhood Housing Services of Northern <t< td=""></t<>

	Neighborhood Housing Services- Jamaica	89-70 162nd St., Jamaica, NY 11432	718-291-7400	HOPP Spanish speaking staf available
	СННАҮА	37-43 77th St., Jackson Heights, NY 11372	718-478-3848	HOPP Southeast Asian speaking Counselors on staff
	Rockaway Development and Revitilization Corp	1920 Mott Ave., Second Floor, Far Rockaway, NY 11691	718-327-5300	HOPP
	Parodneck Foundation	121 6th Ave., Suite 501 New York, NY 10013	212-431-9700	HOPP Spanish speaking staf available
	MHANY Management, Inc.	1 Metro Tech Center North 11th Floor, Brooklyn, NY 11201	718-246-8080	HOPP Spanish speaking staf available
	Brooklyn Housing and Family Services, Inc.	415 Albemarle Rd., Brooklyn, NY 11218	718-435-7585	HOPP Spanish and French Creole speaking staff available
	NY Commission of Human Rights- Queens	153-01 Jamaica Ave. Jamaica, NY 11432	718-657-2465	Spanish speaking staf available
	GreenPath Debt Solutions	80-02 Kew Gardens Road, Suite 710 Kew Gardens, NY 11415-3607	866-285-4036	
	Margert Community Corporation	325 Beach 37th Street Far Rockaway, NY 11691	718-471-3724	
	Queens Community House	108-25 62nd Drive, Forest Hills, NY 11375	718-592-5757	
Rensselaer	Troy Rehabilitation and Improvement Program (TRIP)	415 River St., Troy, NY 12180	518-690-0020	НОРР
	United Tenants of Albany	33 Clinton Ave., Albany, NY 12207	518-436-8997	HOPP For tenants whose buildings are in process of being foreclosed or whose building has been foreclosed
	Albany County Rural Housing Alliance	24 Martin Road, Voorheesville, NY 12186	518-765-2425	НОРР
	Affordable Housing Partnership	255 Orange St., Albany, NY 12210	518-434-1730	НОРР
	Clearpoint Credit Counseling Solutions	2 Computer Drive West, Albany, NY 12205	1-800-750-2227	Formerly known as Consumer Credit Counseling Service of Central NY

Richmond	Northfield Community Local Dev. Corp. of Staten Island	160 Heberton Ave. Staten Island, NY 10302	718-442-7351	НОРР
	MHANY Management, Inc.	1 Metro Tech Center North 11th Floor, Brooklyn, NY 11201	718-246-8080	HOPP Spanish speaking staff available
	Parodneck Foundation	121 6th Ave., Suite 501 New York, NY 10013	212-431-9700	HOPP Spanish speaking staff available
	Neighborhood Housing Services, Staten Island	770 Castleton Ave., Staten Island, NY 10310	718-442-8080	HOPP Spanish speaking staff available
	NYC Commission on Human Rights- Staten Island	60 Bay St. 7th Floor, Staten Island, NY 10301	718-390-8506	Spanish speaking staff available
Rockland	Housing Action Council	55 South Broadway, Tarrytown, NY 10591	914-332-4144	НОРР
	Rockland Housing Action Coalition	120-126 North Main St., Annex-First Floor, New City, NY 10956	845-708-5799	HOPP Spanish, Creole, Hebrew, and ASL speaking staff available
Saratoga	Albany County Rural Housing Alliance	24 Martin Road, Voorheesville, NY 12186	518-765-2425	НОРР
	Affordable Housing Partnership	255 Orange St., Albany, NY 12210	518-434-1730	НОРР
	Troy Rehabilitation and Improvement Program (TRIP)	415 River St., Troy, NY 12180	518-690-0020	HOPP Serving residents of Southern Saratoga County
	Better Neighborhoods, Inc.	986 Albany St., Schenectady, NY 12307	518-372-6469	HOPP Spanish speaking staff available
	Clearpoint Credit Counseling Solutions	2 Computer Drive West, Albany, NY 12205	1-800-750-2227	Formerly known as Consumer Credit Counseling Service of Central NY
	Homefront Development Corp.	568 Lower Allen St., Hudson Falls, NY 12839	518-747-8250	Serving residents of Northern Saratoga County
Schenectady	Better Neighborhoods, Inc.	986 Albany St., Schenectady, NY 12307	518-372-6469	HOPP Spanish speaking staff available
	Affordable Housing Partnership	255 Orange St., Albany, NY 12210	518-434-1730	НОРР
	Albany County Rural	24 Martin Road,	518-765-2425	НОРР

	Housing Alliance	Voorheesville, NY 12186		
	Schenectady Community Action Program (SCAP)	913 Albany St., Schenectady, NY 12307	518-374-9181	For tenants whose buildings are in process of being foreclosed or whose building has been foreclosed
	Clearpoint Credit Counseling Solutions	2 Computer Drive West, Albany, NY 12205	1-800-750-2227	Formerly known as Consumer Credit Counseling Service of Central NY
Schoharie	Albany County Rural Housing Alliance	24 Martin Road, Voorheesville, NY 12186	518-765-2425	НОРР
	Western Catskills Community RevitilizationCouncil	125 Main St., Suite A, Stamford, NY 12167	607-652-2823	
	Clearpoint Credit Counseling Solutions	2 Computer Drive West, Albany, NY 12205	1-800-750-2227	Formerly known as Consumer Credit Counseling Service of Central NY
Schuyler	Arbor Housing and Development	26 Bridge St., Corning, NY 14830	607-654-7487	НОРР
	Catholic Charities of Chemung	215 East Church St., Suite 101, Elmira, NY 14901	607-734-9784	НОРР
Seneca	The Housing Council	75 College Ave., 4th Floor, Rochester, NY 14607	585-546-3700	НОРР
	Community Action in Self Help	48 Water St., Lyons, NY 14489	315-946-6992	НОРР
St. Lawrence	Housing Assistance Program of Essex County (HAPEC)	103 Hand Ave., Elizabethtown, NY 12932	518-873-6888	HOPP
	North Country Housing Council	19 Main St., Canton, NY 13617	315-386-8576	
	Clearpoint Credit Counseling Solutions	215 Washington St. Suite 005, Watertown, NY 13601	1-800-750-2227	
Steuben	Arbor Housing and Development	26 Bridge St., Corning, NY 14830	607-654-7487	НОРР
	Accord	84 Schuyler St., Belmont, NY 14813	585-268-7605	НОРР
	Catholic Charities of Chemung	215 East Church St., Suite 101, Elmira, NY 14901	607-734-9784	НОРР
Suffolk	American Debt Resources, Inc.	248C Larkfield Road, East Northport, NY 11731	1-800-498-0766	HOPP Spanish speaking staft available

	Community Development Corporation of Long Island	2100 Middle Country Rd., Suite 300, Centereach NY 11720	631-471-1215 ext. 158	HOPP Spanish speaking staff available
	Economic Opportunity Council of Suffolk, Inc.	320 Carleton Avenue Suite 7800 Central Islip NY 11722	631-647-3765 x 1204 or 1205	НОРР
	La Fuerza Unida, Inc.	1 School St., Suite 302, Glen Cove, NY 11542	516-759-0788	HOPP Spanish speaking staff available
	Long Island Housing Partnership, Inc.	180 Oser Ave., Hauppaugue, NY 11788	631-435-4710	HOPP Spanish speaking staff available
	Long Island Housing Services, Inc.	640 Johnson Ave., Suite 8, Bohemia, NY 11716	631-567-5111 x383	HOPP Spanish speaking staff available
	СННАУА	37-43 77th St., Jackson Heights, NY 11372	718-478-3848	HOPP funded for NYC Southeast Asian speaking Counselors on staff
	Central Islip Civic Council	68 Wheeler Rd. Central Islip, NY 11722	631-348-0669	HOPP Spanish speaking staff available
	Debt Counseling Corp.	3033 Express Dr. N, Hauppauge, NY 11749	1-888-354-6332 ext. 316	HOPP Spanish speaking staff available
	Greenpath	1300 Veterans Memorial Highway, Suite 305, Hauppaugue NY 11788	888-776-6738	НОРР
	Safeguard Credit Counseling, Inc.	67 Salonga Rd. Northport, NY 11768	1-800-673-6933	HOPP Spanish speaking staff available
	Housing Help, Inc.	91-101 Broadway, Suite 6, Greenlawn NY 11740	631-754-0373	
	North Fork Housing Alliance	110 South St., Greenport, NY 11944	631-477-1070	
	Bellport, Hagerman, East Patchogue Alliance, Inc.	1492 Montauk Highway, Bellport, NY 11713	631-286-9236	
	Wyandanch Community Development	59 Cumberbach St. Wyandanch, NY 11798	631-253-0139 OR 631-643-4786	Only serves part of Western Suffolk
Sullivan	RUPCO	301 Fair St. Kingston, NY 12401	845-331-9860	HOPP Spanish speaking staff available
	Rural Sullivan Housing Corp.	6 Pelton St. Monticello, NY 12701	845-794-0348	

Tioga	Catholic Charities of Chemung	215 East Church St., Suite 101, Elmira, NY 14901	607-734-9784	НОРР
	Metro Interfaith Housing Council	21 New St., Binghamton, NY 13903	607-772-6766	НОРР
	Clearpoint Financial Solutions	The Metro Center, 49 Court St., Binghamton, NY 13901	877-412-2227	
Tompkins	Catholic Charities of Chemung	215 East Church St., Suite 101, Elmira, NY 14901	607-734-9784	НОРР
Ulster	RUPCO	301 Fair St. Kingston, NY 12401	845-331-9860	HOPP Spanish speaking staff available
Warren	Housing Assistance Program of Essex County (HAPEC)	103 Hand Ave., Elizabethtown, NY 12932	518-873-6888	НОРР
	Albany County Rural Housing Alliance	24 Martin Road, Voorheesville, NY 12186	518-765-2425	НОРР
	Clearpoint Financial Solutions	2 Computer Drive West, Albany, NY 12205	1-877-412-2227	Formerly known as Consumer Credit Counseling Service of Central NY
	Homefront Development Corp.	568 Lower Allen St., Hudson Falls, NY 12839	518-747-8250	
Washington	Housing Assistance Program of Essex County (HAPEC)	103 Hand Ave., Elizabethtown, NY 12932	518-873-6888	НОРР
	Albany County Rural Housing Alliance	24 Martin Road, Voorheesville, NY 12186	518-765-2425	НОРР
	Homefront Development Corp.	568 Lower Allen St., Hudson Falls, NY 12839	518-747-8250	
Wayne	Community Action in Self Help	48 Water St., Lyons, NY 14489	315-946-6992	НОРР
	Keuka Housing Council	160 Main St. Penn Yan, NY 14527	315-536-8707	НОРР
	Consumer Credit Counseling Service of Rochester, Inc.	50 Chestnut Plaza, Rochester, NY 14604	1-888-724-2227	HOPP
Westchester	Community Housing Innovations, Inc.	75 South Broadway, Ste 340 White Plains, NY 10601	914-683-1010	НОРР
	Housing Action Council	55 South Broadway, Tarrytown, NY 10591	914-332-4144	НОРР
	Human Development Services of Westchester, Inc.	28 Adee St. Port Chester, NY 10573	914-939-2005	HOPP Spanish speaking counselors available

	Westchester Residential Opportunities	470 Mamaroneck Ave., Suite 410 White Plains, NY 10605	914-428-4507 OR 877-WRO-4YOU	HOPP Spanish and French speaking staff available
	Putnam County Housing Corp.	11 Seminary Hill Rd., Carmel, NY 10512	845-225-8493	
	Greenpath	One Barker Ave., Suite 420 White Plains, NY 10601	888-366-9140	
	Belmont Housing Resources	1195 Main St. Buffalo, NY 14209	716-884-7791	НОРР
Wyoming	Consumer Credit Counseling Services of Rochester, Inc.	50 Chestnut Plaza, Rochester, NY 14604	1-888-724-2227	HOPP
	ACCORD	84 Schuyler St., Belmont, NY 14813	585-268-7605	НОРР
	The Housing Council	75 College Ave., 4th Floor, Rochester, NY 14607	585-546-3700	НОРР
	Community Action in Self Help	48 Water St., Lyons, NY 14489	315-946-6992	НОРР
Yates	Keuka Housing Council	160 Main St. Penn Yan, NY 14527	315-536-8707	НОРР
	-0-	4 6	-	

USPS Tracking®

FAQs > (https://www.usps.com/faqs/uspstracking-faqs.htm)

Track Another Package +

Tracking Number: 92148901155826444000126075

Remove X

Your shipment was received at 7:22 pm on April 26, 2018 in NASHVILLE, TN 37230. The acceptance of your package is pending.

Accepted

April 26, 2018 at 7:22 pm Shipment Received, Package Acceptance Pending NASHVILLE, TN 37230

Feedback

Return Receipt Electronic	~
Tracking History	~
Product Information	~

See Less ∧

Can't find what you're looking for?

Go to our FAQs section to find answers to your tracking questions.

FAQs (https://www.usps.com/faqs/uspstracking-faqs.htm)

The easiest tracking number is the one you don't have to know.

With Informed Delivery®, you never have to type in another tracking number. Sign up to:

- See images* of incoming mail.
- Automatically track the packages you're expecting.
- Set up email and text alerts so you don't need to enter tracking numbers.
- Enter USPS Delivery Instructions™ for your mail carrier.

Sign Up

(https://reg.usps.com/entreg/RegistrationAction_input?

Feedback

USPS Tracking®

FAQs > (https://www.usps.com/faqs/uspstracking-faqs.htm)

Track Another Package +

Tracking Number: 92148901155826444000126082

Remove X

Your shipment was received at 7:22 pm on April 26, 2018 in NASHVILLE, TN 37230. The acceptance of your package is pending.

Accepted

April 26, 2018 at 7:22 pm Shipment Received, Package Acceptance Pending NASHVILLE, TN 37230

Feedback

Return Receipt Electronic	~
Tracking History	~
Product Information	~

See Less ∧

Can't find what you're looking for?

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- Automatically track the packages you're expecting.
- Set up email and text alerts so you don't need to enter tracking numbers.
- Enter USPS Delivery Instructions™ for your mail carrier.

Sign Up

(https://reg.usps.com/entreg/RegistrationAction_input?

Feedback

EXHIBIT 7



New York State Department of Financial Services

One State Street Plaza, New York, NY 10004

Proof of Filing Statement

To Whom It May Concern:

Section 1306 of the Real Property Actions and Proceedings Law (RPAPL) requires lenders, assignees or mortgage loan servicers servicing loans on 1-to-4 family residential properties in New York State to file certain information with the Superintendent of the Department Financial Services within three days after the mailing of a 90-Day Pre-Foreclosure Notice.

The information below pertains to a filing submitted to the Department of Financial Services as required in Section 1306 of RPAPL. The information is presented as filed by the lender, assignee or mortgage loan servicer.

Filer Information:

Name : Rushmore Loan Management Services Address : 15480 Laguna Canyon Road, Suite 100

Irving CA 92618

Filing Information:

Tracking Number : NYS4614169

Mailing Date Step 1 : 26-APR-18 12.00.00.000 AM

Mailing Date Step 2

Judgment Date Step 3

Filing Date Step 1 : 30-APR-18 03.55.46.000 AM Filing Date Step 1 Orig : 30-APR-18 03.52.55.000 AM

Filing Date Step 2

Filing Date Step 3

Owner Occupd at Jdgmnt

Property Type : 1 to 4 Family Home

Property Address : 99 WILSON AVENUE AMITYVILLE

NY 11701

County : Suffolk

Date of Original Loan : 19-OCT-06 12.00.00.000 AM

Amt of Original Loan : 290800

Loan Number Step 1 : Loan Number Step 2 :

Loan Reset Frequency :

Loan Type : 1st Lien
Loan Details : Fixed Rate
Loan Term : Other

Loan Modification : No Modification

Days Delinquent : Other

Borrower's Name : RYSZARD KOZIKOWSKI Address : 99 WILSON AVENUE

AMITYVILLE 11701

Borrower's Phone No

Filing Status : Step 1 Completed

Sincerely,

New York State Department of Financial Services

EXHIBIT 8



Rushmore Loan Management Services LLC PO Box 111209 Nashville, TN 37222 (For Return Mail Only)

June 25, 2018







O0225 PRPA
RYSZARD KOZIKOWSKI
CZESLAW CHELSTOWSKI
ANNA CHELSTOWSKA
99 WILSON AVENUE
AMITYVILLE, NY 11701

Date: June 25, 2018

RE: Loan Number:

Property Address: 99 WILSON AVENUE AMITYVILLE, NY 11701

:

NOTICE OF INTENT TO FORECLOSE

Dear Mortgagor(s):

IMPORTANT: AS OF THE DATE OF THIS NOTICE, OUR RECORDS SHOW THAT THE REFERENCED MORTGAGE LOAN IS DELINQUENT. IF THIS MORTGAGE LOAN HAS BEEN PAID CURRENT SINCE THE DATE OF THIS NOTICE, PLEASE DISREGARD THIS LETTER.

Your Note and Security Instrument are presently in DEFAULT due to non-payment of the monthly installments, beginning on 02/01/2016 and any other installments, costs, or fees due.

Failure to cure the default amount of \$95,446.36 on or before 07/25/2018 may result in acceleration of the sums secured by this Security Instrument, foreclosure by judicial proceeding and sale of the Property.

Please remit your payment in certified funds only (cashier's check, money order or certified check) and send to:

Overnight Mail:	Western Union:
Rushmore Loan Management Services LLC	Quick Collect (any location)
ATTN: Cashiering Department	CodeState: CA
15480 Laguna Canyon Road, Suite 100	CodeCity: Rushmore
Irvine, CA 92618	

Partial payments received may be applied to any amounts outstanding, but any partial payments that are applied will not invalidate our right to commence foreclosure proceedings.

If this amount is not in our possession within thirty (30) days of the date of this notice, we intend to initiate foreclosure proceedings and accelerate the loan balance as soon as allowable under applicable laws and regulations. In such case, your property will be sold at a duly held foreclosure sale or sheriff's sale and you will be required to vacate the premises.

You have the right to reinstate after acceleration and the right to assert in the foreclosure proceeding the non-existence of a default or any other defense to acceleration and foreclosure.

You may be eligible for home ownership counseling from one of the approved home ownership counseling agencies. Please call us at 1-888-504-7300 for information regarding the approved counseling agency nearest you.

Under Internal Revenue Code Regulation, we must report any foreclosure to the IRS on form 1099-A. Any foreclosure may result in income tax consequences to you. Please consult the IRS or your tax advisor for further information.

Sincerely,

Rushmore Loan Management Services LLC

DEBT COLLECTION

This communication is for the purpose of collecting a debt, and any information obtained from the trustor(s) will be used for that purpose. Rushmore is acting as a "debt collector" as that term is defined in the Federal Fair Debt Collection Practices Act. This notice is required by the provisions of the Fair Debt Collection Practices Act and does not imply that we are attempting to collect money from any one who has discharged the debt under the bankruptcy laws of the United States.

CREDIT REPORTING

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

BANKRUPTCY

If you have received a discharge of this debt through bankruptcy, you are not personally liable to us if you do not pay us the above amount. We can recover only the real property from you and you will not be obligated to pay us the difference between what we may get from the sale of the real property and the balance due on the loan. This notice is provided to inform you of what you must do to retain possession of your real property.

HUD STATEMENT

Pursuant to section 169 of the Housing and Community Development Act of 1987, you may have the opportunity to receive counseling from various local agencies regarding the retention of your home. You may obtain a list of the HUD approved housing counseling agencies by calling the HUD nationwide toll free telephone at 1-800-569-4287.



Legal Rights and Protections Under the SCRA

Servicemembers on "active duty" or "active service," or a spouse or dependent of such a servicemember may be entitled to certain legal protections and debt relief pursuant to the Servicemembers Civil Relief Act (50 USC §§ 3901-4043) (SCRA).

Who May Be Entitled to Legal Protections Under the SCRA?

- Regular members of the U.S. Armed Forces (Army, Navy, Air Force Marine Corps and Coast Guard).
- Reserve and National Guard personnel who have been activated and are on Federal active duty
- National Guard personnel under a call or order to active duty for more than 30 consecutive days under section 502(f) of title 32, United States Code, for purposes of responding to a national emergency declared by the President and supported by Federal funds
- Active service members of the commissioned corps of the Public Health Service and the National Oceanic and Atmospheric Administration.
- Certain United States citizens serving with the armed forces of a nation with which the United States is allied in the prosecution of a war or military action.

What Legal Protections Are Servicemembers Entitled To Under the SCRA?

- The SCRA states that a debt incurred by a servicemember, or servicemember and spouse jointly, prior to entering military service shall not bear interest at a rate above 6 % during the period of military service and one year thereafter, in the case of an obligation or liability consisting of a mortgage, trust deed, or other security in the nature of a mortgage, or during the period of military service in the case of any other obligation or liability.
- The SCRA states that in a legal action to enforce a debt against real estate that is filed during, or within one year after the servicemember's military service, a court may stop the proceedings for a period of time, or adjust the debt. In addition, the sale, foreclosure, or seizure of real estate shall not be valid if it occurs during or within one year after the servicemember's military service unless the creditor has obtained a valid court order approving the sale, foreclosure, or seizure of the real estate.
- The SCRA contains many other protections besides those applicable to home loans.

How Does A Servicemember or Dependent Request Relief Under the SCRA?

- In order to request relief under the SCRA from loans with interest rates above 6% a servicemember or spouse must provide a written request to the lender, together with a copy of the servicemember's military orders. [Note: Lender should place its name, address, and contact information here.]
- There is no requirement under the SCRA, however, for a servicemember to provide a written notice or a copy of a servicemember's military orders to the lender in connection with a foreclosure or other debt enforcement action against real estate. Under these circumstances, lenders should inquire about the military status of a person by searching the Department of Defense's Defense Manpower Data Center's website, contacting the servicemember, and examining their files for indicia of military service. Although there is no requirement for servicemembers to alert the lender of their military status in these situations, it still is a good idea for the servicemember to do so.

How Does a Servicemember or Dependent Obtain Information About the SCRA?

- Servicemembers and dependents with questions about the SCRA should contact their unit's Judge Advocate, or their installation's Legal Assistance Officer. A military legal assistance office locator for all branches of the Armed Forces is available at http://legalassistance.law.af.mil/content/locator.php
- "Military OneSource" is the U. S. Department of Defense's information resource. If you are listed as entitled to legal protections under the SCRA (see above), please go to www.militaryonesource.mil/legal_or call 1-800-342-9647 (toll free from the United States) to find out more information. Dialing instructions for areas outside the United States are provided on the website.

STATE SPECIFIC NOTICES

The following notice applies to California residents only:

The state Rosenthal Fair Debt Collection Practices Act and the federal Fair Debt Collection Practices Act require that, except under unusual circumstances, collectors may not contact you before 8:00 a.m. or after 9:00 p.m. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission at 1-877-FTC-HELP (382-4357) or www.ftc.gov.

The following notice applies to Colorado residents only:

Please note: A consumer has the right to request in writing that a debt collector or collection agency cease further communication with the consumer. A written request to cease communication will not prohibit the debt collector or collection agency from taking any other action authorized by law to collect the debt.

FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT, SEE www.coag.gov/car. Please be advised that you can reach the Colorado Foreclosure Hotline at I-877-601-HOPE (601-4673).

Local Rushmore Loan Management Services LLC Agent for Colorado Residents:

Irvin Borenstein
13111 E. Briarwood Ave. Ste #340
Centennial, CO 80112

The following notice applies to Massachusetts residents only:

Notice of IMPORTANT RIGHTS: You have the right to make a written or oral request that telephone calls regarding your debt not be made to you at your place of employment. Any such oral request will be valid for only ten (10) days unless you provide written confirmation of the request postmarked or delivered within seven (7) days of such request. You may terminate this request by writing to the creditor.

ADDITIONAL NOTICES

Rushmore Loan Management Services LLC is a Debt Collector, who is attempting to collect a debt. Any information obtained will be used for that purpose. However, if you are in Bankruptcy or received a Bankruptcy Discharge of this debt, this letter is being sent for informational purposes only, is not an attempt to collect a debt and does not constitute a notice of personal liability with respect to the debt.

If you are a confirmed Successor-in-Interest who has not assumed the mortgage loan obligation under State Law, this letter is being sent for information purposes only and does not constitute personal liability with respect to the debt.

All Other 030818



Rushmore Loan Management Services LLC PO Box 111209 Nashville, TN 37222 (For Return Mail Only)

June 25, 2018





000227 S2PA
RYSZARD KOZIKOWSKI
CZESLAW CHELSTOWSKI
ANNA CHELSTOWSKA
99 WILSON AVENUE
AMITYVILLE, NY 11701

Date: June 25, 2018

RE: Loan Number:

Property Address: 99 WILSON AVENUE AMITYVILLE, NY 11701

:

NOTICE OF INTENT TO FORECLOSE

Dear Mortgagor(s):

Overnight Mail

IMPORTANT: AS OF THE DATE OF THIS NOTICE, OUR RECORDS SHOW THAT THE REFERENCED MORTGAGE LOAN IS DELINQUENT. IF THIS MORTGAGE LOAN HAS BEEN PAID CURRENT SINCE THE DATE OF THIS NOTICE, PLEASE DISREGARD THIS LETTER.

Your Note and Security Instrument are presently in DEFAULT due to non-payment of the monthly installments, beginning on 02/01/2016 and any other installments, costs, or fees due.

Failure to cure the default amount of \$95,446.36 on or before 07/25/2018 may result in acceleration of the sums secured by this Security Instrument, foreclosure by judicial proceeding and sale of the Property.

Please remit your payment in certified funds only (cashier's check, money order or certified check) and send to:

Wastern Union

Overnight Man:	vv estern Union:
Rushmore Loan Management Services LLC	Quick Collect (any location)
ATTN: Cashiering Department	CodeState: CA
15480 Laguna Canyon Road, Suite 100	CodeCity: Rushmore
Irvine, CA 92618	

Partial payments received may be applied to any amounts outstanding, but any partial payments that are applied will not invalidate our right to commence foreclosure proceedings.

If this amount is not in our possession within thirty (30) days of the date of this notice, we intend to initiate foreclosure proceedings and accelerate the loan balance as soon as allowable under applicable laws and regulations. In such case, your property will be sold at a duly held foreclosure sale or sheriff's sale and you will be required to vacate the premises.

You have the right to reinstate after acceleration and the right to assert in the foreclosure proceeding the non-existence of a default or any other defense to acceleration and foreclosure.

You may be eligible for home ownership counseling from one of the approved home ownership counseling agencies. Please call us at 1-888-504-7300 for information regarding the approved counseling agency nearest you.

Under Internal Revenue Code Regulation, we must report any foreclosure to the IRS on form 1099-A. Any foreclosure may result in income tax consequences to you. Please consult the IRS or your tax advisor for further information.

Sincerely,

Rushmore Loan Management Services LLC

DEBT COLLECTION

This communication is for the purpose of collecting a debt, and any information obtained from the trustor(s) will be used for that purpose. Rushmore is acting as a "debt collector" as that term is defined in the Federal Fair Debt Collection Practices Act. This notice is required by the provisions of the Fair Debt Collection Practices Act and does not imply that we are attempting to collect money from any one who has discharged the debt under the bankruptcy laws of the United States.

CREDIT REPORTING

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

BANKRUPTCY

If you have received a discharge of this debt through bankruptcy, you are not personally liable to us if you do not pay us the above amount. We can recover only the real property from you and you will not be obligated to pay us the difference between what we may get from the sale of the real property and the balance due on the loan. This notice is provided to inform you of what you must do to retain possession of your real property.

HUD STATEMENT

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Who May Be Entitled to Legal Protections Under the SCRA?

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- Reserve and National Guard personnel who have been activated and are on Federal active duty
- National Guard personnel under a call or order to active duty for more than 30 consecutive days under section 502(f) of title 32, United States Code, for purposes of responding to a national emergency declared by the President and supported by Federal funds
- Active service members of the commissioned corps of the Public Health Service and the National Oceanic and Atmospheric Administration.
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- The SCRA states that in a legal action to enforce a debt against real estate that is filed during, or within one year after the servicemember's military service, a court may stop the proceedings for a period of time, or adjust the debt. In addition, the sale, foreclosure, or seizure of real estate shall not be valid if it occurs during or within one year after the servicemember's military service unless the creditor has obtained a valid court order approving the sale, foreclosure, or seizure of the real estate.
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- "Military OneSource" is the U. S. Department of Defense's information resource. If you are listed as entitled to legal protections under the SCRA (see above), please go to www.militaryonesource.mil/legal_or call 1-800-342-9647 (toll free from the United States) to find out more information. Dialing instructions for areas outside the United States are provided on the website.

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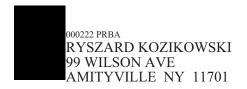
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All Other 030818



Rushmore Loan Management Services LLC PO Box 111209 Nashville, TN 37222 (For Return Mail Only)

June 25, 2018







RYSZARD KOZIKOWSKI CZESLAW CHELSTOWSKI ANNA CHELSTOWSKA 99 WILSON AVE AMITYVILLE, NY 11701

Date: June 25, 2018

RE: Loan Number:

Property Address: 99 WILSON AVENUE AMITYVILLE, NY 11701

:

NOTICE OF INTENT TO FORECLOSE

Dear Mortgagor(s):

IMPORTANT: AS OF THE DATE OF THIS NOTICE, OUR RECORDS SHOW THAT THE REFERENCED MORTGAGE LOAN IS DELINQUENT. IF THIS MORTGAGE LOAN HAS BEEN PAID CURRENT SINCE THE DATE OF THIS NOTICE, PLEASE DISREGARD THIS LETTER.

Your Note and Security Instrument are presently in DEFAULT due to non-payment of the monthly installments, beginning on 02/01/2016 and any other installments, costs, or fees due.

Failure to cure the default amount of \$95,446.36 on or before 07/25/2018 may result in acceleration of the sums secured by this Security Instrument, foreclosure by judicial proceeding and sale of the Property.

Please remit your payment in certified funds only (cashier's check, money order or certified check) and send to:

Overnight Mail:	Western Union:
Rushmore Loan Management Services LLC	Quick Collect (any location)
ATTN: Cashiering Department	CodeState: CA
15480 Laguna Canyon Road, Suite 100	CodeCity: Rushmore
Irvine, CA 92618	

Partial payments received may be applied to any amounts outstanding, but any partial payments that are applied will not invalidate our right to commence foreclosure proceedings.

If this amount is not in our possession within thirty (30) days of the date of this notice, we intend to initiate foreclosure proceedings and accelerate the loan balance as soon as allowable under applicable laws and regulations. In such case, your property will be sold at a duly held foreclosure sale or sheriff's sale and you will be required to vacate the premises.

You have the right to reinstate after acceleration and the right to assert in the foreclosure proceeding the non-existence of a default or any other defense to acceleration and foreclosure.

You may be eligible for home ownership counseling from one of the approved home ownership counseling agencies. Please call us at 1-888-504-7300 for information regarding the approved counseling agency nearest you.

Under Internal Revenue Code Regulation, we must report any foreclosure to the IRS on form 1099-A. Any foreclosure may result in income tax consequences to you. Please consult the IRS or your tax advisor for further information.

Sincerely,

Rushmore Loan Management Services LLC

NC121-NY 30Day-04A Page 3

DEBT COLLECTION

This communication is for the purpose of collecting a debt, and any information obtained from the trustor(s) will be used for that purpose. Rushmore is acting as a "debt collector" as that term is defined in the Federal Fair Debt Collection Practices Act. This notice is required by the provisions of the Fair Debt Collection Practices Act and does not imply that we are attempting to collect money from any one who has discharged the debt under the bankruptcy laws of the United States.

CREDIT REPORTING

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

BANKRUPTCY

If you have received a discharge of this debt through bankruptcy, you are not personally liable to us if you do not pay us the above amount. We can recover only the real property from you and you will not be obligated to pay us the difference between what we may get from the sale of the real property and the balance due on the loan. This notice is provided to inform you of what you must do to retain possession of your real property.

HUD STATEMENT

Pursuant to section 169 of the Housing and Community Development Act of 1987, you may have the opportunity to receive counseling from various local agencies regarding the retention of your home. You may obtain a list of the HUD approved housing counseling agencies by calling the HUD nationwide toll free telephone at 1-800-569-4287.



Legal Rights and Protections Under the SCRA

Servicemembers on "active duty" or "active service," or a spouse or dependent of such a servicemember may be entitled to certain legal protections and debt relief pursuant to the Servicemembers Civil Relief Act (50 USC §§ 3901-4043) (SCRA).

Who May Be Entitled to Legal Protections Under the SCRA?

- Regular members of the U.S. Armed Forces (Army, Navy, Air Force Marine Corps and Coast Guard).
- Reserve and National Guard personnel who have been activated and are on Federal active duty
- National Guard personnel under a call or order to active duty for more than 30 consecutive days under section 502(f) of title 32, United States Code, for purposes of responding to a national emergency declared by the President and supported by Federal funds
- Active service members of the commissioned corps of the Public Health Service and the National Oceanic and Atmospheric Administration.
- Certain United States citizens serving with the armed forces of a nation with which the United States is allied in the prosecution of a war or military action.

What Legal Protections Are Servicemembers Entitled To Under the SCRA?

- The SCRA states that a debt incurred by a servicemember, or servicemember and spouse jointly, prior to entering military service shall not bear interest at a rate above 6 % during the period of military service and one year thereafter, in the case of an obligation or liability consisting of a mortgage, trust deed, or other security in the nature of a mortgage, or during the period of military service in the case of any other obligation or liability.
- The SCRA states that in a legal action to enforce a debt against real estate that is filed during, or within one year after the servicemember's military service, a court may stop the proceedings for a period of time, or adjust the debt. In addition, the sale, foreclosure, or seizure of real estate shall not be valid if it occurs during or within one year after the servicemember's military service unless the creditor has obtained a valid court order approving the sale, foreclosure, or seizure of the real estate.
- The SCRA contains many other protections besides those applicable to home loans.

How Does A Servicemember or Dependent Request Relief Under the SCRA?

- In order to request relief under the SCRA from loans with interest rates above 6% a servicemember or spouse must provide a written request to the lender, together with a copy of the servicemember's military orders. [Note: Lender should place its name, address, and contact information here.]
- There is no requirement under the SCRA, however, for a servicemember to provide a written notice or a copy of a servicemember's military orders to the lender in connection with a foreclosure or other debt enforcement action against real estate. Under these circumstances, lenders should inquire about the military status of a person by searching the Department of Defense's Defense Manpower Data Center's website, contacting the servicemember, and examining their files for indicia of military service. Although there is no requirement for servicemembers to alert the lender of their military status in these situations, it still is a good idea for the servicemember to do so.

How Does a Servicemember or Dependent Obtain Information About the SCRA?

- Servicemembers and dependents with questions about the SCRA should contact their unit's Judge Advocate, or their installation's Legal Assistance Officer. A military legal assistance office locator for all branches of the Armed Forces is available at http://legalassistance.law.af.mil/content/locator.php
- "Military OneSource" is the U. S. Department of Defense's information resource. If you are listed as entitled to legal protections under the SCRA (see above), please go to www.militaryonesource.mil/legal_or call 1-800-342-9647 (toll free from the United States) to find out more information. Dialing instructions for areas outside the United States are provided on the website.

STATE SPECIFIC NOTICES

The following notice applies to California residents only:

The state Rosenthal Fair Debt Collection Practices Act and the federal Fair Debt Collection Practices Act require that, except under unusual circumstances, collectors may not contact you before 8:00 a.m. or after 9:00 p.m. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission at 1-877-FTC-HELP (382-4357) or www.ftc.gov.

The following notice applies to Colorado residents only:

Please note: A consumer has the right to request in writing that a debt collector or collection agency cease further communication with the consumer. A written request to cease communication will not prohibit the debt collector or collection agency from taking any other action authorized by law to collect the debt.

FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT, SEE www.coag.gov/car. Please be advised that you can reach the Colorado Foreclosure Hotline at I-877-601-HOPE (601-4673).

Local Rushmore Loan Management Services LLC Agent for Colorado Residents:

Irvin Borenstein
13111 E. Briarwood Ave. Ste #340
Centennial, CO 80112

The following notice applies to Massachusetts residents only:

Notice of IMPORTANT RIGHTS: You have the right to make a written or oral request that telephone calls regarding your debt not be made to you at your place of employment. Any such oral request will be valid for only ten (10) days unless you provide written confirmation of the request postmarked or delivered within seven (7) days of such request. You may terminate this request by writing to the creditor.

ADDITIONAL NOTICES

Rushmore Loan Management Services LLC is a Debt Collector, who is attempting to collect a debt. Any information obtained will be used for that purpose. However, if you are in Bankruptcy or received a Bankruptcy Discharge of this debt, this letter is being sent for informational purposes only, is not an attempt to collect a debt and does not constitute a notice of personal liability with respect to the debt.

If you are a confirmed Successor-in-Interest who has not assumed the mortgage loan obligation under State Law, this letter is being sent for information purposes only and does not constitute personal liability with respect to the debt.

All Other 030818



Rushmore Loan Management Services LLC PO Box 111209 Nashville, TN 37222 (For Return Mail Only)

June 25, 2018







000223 SIBA RYSZARD KOZIKOWSKI CZESLAW CHELSTOWSKI ANNA CHELSTOWSKA 99 WILSON AVE AMITYVILLE, NY 11701

Date: June 25, 2018

RE: Loan Number:

Property Address: 99 WILSON AVENUE AMITYVILLE, NY 11701

:

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NC121-NY 30Day-04A

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All Other 030818

EXHIBIT 9

Document drafted by and RECORDING REQUESTED BY: Rushmore Loan Management Services LLC 15480 Laguna Canyon Road, Suite 100 Irvine, CA 92618

SPACE ABOVE THIS LINE FOR RECORDER'S USE

LIMITED POWER OF ATTORNEY

The trusts identified on the attached Schedule A (the "Trusts"), by and through U.S. Bank National Association, a national banking association organized and existing under the laws of the United States and having an office at 60 Livingston Avenue, EP-MN-WS3D, St. Paul, MN 55107, not in its individual capacity but solely as Trustee ("Trustee"), hereby constitutes and appoints Rushmore Loan Management Services LLC ("Servicer"), and in its name, aforesaid Attorney-In-Fact, by and through any officer appointed by the Board of Directors of Servicer, to execute and acknowledge in writing or by facsimile stamp all documents customarily and reasonably necessary and appropriate for the tasks described in the items (1) through (12) below; provided however, that (a) the documents described below may only be executed and delivered by such Attorneys-In-Fact if such documents are required or permitted under the terms of the related servicing agreements, (b) all actions taken by Servicer pursuant to this Limited Power of Attorney must be in accordance with Federal, State and local laws and procedures, as applicable and (c) no power is granted hereunder to take any action that would be either adverse to the interests of or be in the name of U.S. Bank National Association in its individual capacity. This Limited Power of Attorney is being issued in connection with Servicer's responsibilities to service certain mortgage loans (the "Loans") held by the Trustee. These Loans are secured by collateral comprised of mortgages, deeds of trust, deeds to secure debt and other forms of security instruments (collectively the "Security Instruments") encumbering any and all real and personal property delineated therein (the "Property") and the Notes secured thereby. Please refer to Schedule A attached hereto.

- 1. Demand, sue for, recover, collect and receive each and every sum of money, debt, account and interest (which now is, or hereafter shall become due and payable) belonging to or claimed by the Trustee, and to use or take any lawful means for recovery by legal process or otherwise, including but not limited to the substitution of trustee serving under a Deed of Trust, the preparation and issuance of statements of breach, notices of default, and/or notices of sale, accepting deeds in lieu of foreclosure, evicting (to the extent allowed by federal, state or local laws) foreclosing on the properties under the Security Instruments by judicial or non-judicial foreclosure, actions for temporary restraining orders, injunctions, appointments of receiver, suits for waste, fraud and any and all other tort, contractual or verifications in support thereof, as may be necessary or advisable in any bankruptcy action, state or federal suit or any other action.
- 2. Execute and/or file such documents and take such other action as is proper and necessary to defend the Trustee in litigation and to resolve any litigation where the Servicer has an

- obligation to defend the Trustee, including but not limited to dismissal, termination, cancellation, rescission and settlement.
- 3. Transact business of any kind regarding the Loans, as the Trustee's act and deed, to contract for, purchase, receive and take possession and evidence of title in and to the Property and/or to secure payment of a promissory note or performance of any obligation or agreement relating thereto.
- 4. Execute, complete, indorse or file bonds, notes, mortgages, deeds of trust and other contracts, agreements and instruments regarding the borrowers and/or the Property, including but not limited to the execution of estoppel certificates, financing statements, continuation statements, releases, satisfactions, reconveyances, assignments, loan modification agreements, payment plans, waivers, consents, amendments, forbearance agreements, loan assumption agreements, subordination agreements, property adjustment agreements, management agreements, listing agreements, purchase and sale agreements, short sale transactions and other instruments pertaining to mortgages or deeds of trust, and execution of deeds and associated instruments, if any, conveying the Property, in the interest of the Trustee.
- 5. Endorse on behalf of the undersigned all checks, drafts and/or other negotiable instruments made payable to the undersigned.
- 6. Execute any document or perform any act in connection with the administration of any PMI policy or LPMI policy, hazard or other insurance claim relative to the Loans or related Property.
- 7. Execute any document or perform any act described in items (3), (4), and (5) in connection with the termination of any Trust as necessary to transfer ownership of the affected Loans to the entity (or its designee or assignee) possessing the right to obtain ownership of the Loans.
- 8. Subordinate the lien of a mortgage, deed of trust, or deed or other security instrument to secure debt (i) for the purpose of refinancing Loans, where applicable, or (ii) to an easement in favor of a public utility company or a government agency or unit with powers of eminent domain, including but not limited to the execution of partial satisfactions and releases and partial reconveyances reasonably required for such purpose, and the execution or requests to the trustees to accomplish the same.
- 9. Convey the Property to the mortgage insurer, or close the title to the Property to be acquired as real estate owned, or convey title to real estate owned property ("REO Property").
- 10. Execute and deliver any documentation with respect to the sale, maintenance, preservation, renovation, repair, demolition or other disposition, of REO Property acquired through a foreclosure or deed-in-lieu of foreclosure, including, without limitation: permits, remediation plans or agreements, certifications, compliance certificates, health and safety certifications, listing agreements; purchase and sale agreements; grant / limited or special warranty / quit claim deeds or any other deed, but not general warranty deeds, causing the transfer of title of the property to a party contracted to purchase same; escrow instructions; and any and all documents necessary to effect the transfer of REO Property.

- 11. Servicer has the power to execute additional limited powers of attorney and delegate the authority given to it by U.S. Bank National Association, as Trustee, under the applicable servicing agreements for the Trusts listed on Schedule A, attached.
- 12. To execute, record, file and/or deliver any and all documents of any kind for the purpose of fulfilling any servicing duties, including but not limited to those listed in subparagraphs (1) through (11), above, where Trustee's interest is designated, stated, characterized as or includes any reference to one or more of the following: "Indenture Trustee", "Owner Trustee", "Delaware Trustee", "Successor Trustee", "Successor in Interest", "Successor to" "Successor by Merger", "Trustee/Custodian", "Custodian/Trustee" or other similar designation.

Trustee also grants unto Servicer the full power and authority to correct ambiguities and errors in documents necessary to effect or undertake any of the items or powers set forth in items (1) to (12), above.

In addition to the indemnification provisions set forth in the applicable servicing agreements for the Trusts listed on Schedule A, attached, Servicer hereby agrees to indemnify and hold the Trustee, and its directors, officers, employees and agents harmless from and against any and all liabilities, obligations, losses, damages, penalties, actions, judgments, suits, costs, expenses or disbursements of any kind or nature whatsoever incurred by reason or result of the misuse of this Limited Power of Attorney by the Servicer. The foregoing indemnity shall survive the termination of this Limited Power of Attorney and the related servicing agreements or the earlier resignation or removal of the Trustee for the Trusts listed on Schedule A.

Witness my hand and seal this 3rd day of October, 2019.

NO CORPORATE SEAL

On Behalf of the Trusts, by

U.S. Bank National Association, as Trustee

Witness: Kay Vang

Witness: Angela Lee

Attest: Austin T. Sternad, Trust Officer

Toby L. Robillard, Vice President

190, Ziyasamara, vice Hesiasin

Jesse J. Barkdull, Asst. Vice President

CORPORATE ACKNOWLEDGMENT

State of Minnesota

County of Ramsey

On this 3rd day of October, 2019, before me, the undersigned, personally appeared Toby L. Robillard, Jesse J. Barkdull, and Austin T. Sternad, personally known to me or proved to me on the basis of satisfactory evidence, to be the individuals whose name are subscribed to the within instrument and acknowledged to me that they executed the same in their capacities, and that by their signatures on the instrument, and that such individuals made such appearance before the undersigned in the County of Ramsey, State of Minnesota.

Brad J Weber NOTARY PUBLIC

MINNESOTA My Commission Expires Jan. 31, 2024

WITNESS my hand and official seal.

Signature: PALL WA

My commission expires: 1/31/2024

SCHEDULE A

U.S. Bank National Association, not in its individual capacity, but solely as Trustee for the:

RMAC Pass-Through Trust, Series 2011-B

RMAC Pass-Through Trust, Series 2011-C

RMAC Pass-Through Trust, Series 2011-D

RMAC Pass-Through Trust, Series 2013-A

RMAC Pass-Through Trust, Series 2013-B

RMAC Pass-Through Trust, Series 2013-C

RMAC Trust, Series 2011-2T

RMAC Trust, Series 2012-1T

RMAC Trust, Series 2012-2T

RMAC Trust, Series 2012-3T

RMAC Trust, Series 2012-4T

RMAC Trust, Series 2012-5T

RMAC Pass-Through Trust, Series 2012-JV1

RMAC Trust, Series 2013-1T

RMAC Trust, Series 2013-2T

RMAC Trust, Series 2013-3T

RMAC Trust, Series 2013-4T

RMAC Trust, Series 2013-RM1T

RMAC Trust, Series 2013-RM2T

RMAC Trust, Series 2015-TT

RMAC Trust, Series 2016-CTT

RMAC Trust, Series 2016-HC-CTT

RMAC Trust, Series 2018 G-CTT

RMTP Trust 2019-C

RMTP Pass-Through Trust 2019-CA

RMTP Pass-Through Trust 2019-C2